

Recording Requested By:
Advanta Mortgage Corp. USA

When Recorded Return To:

✓ Ronald Stammer
1314 Topaz Lane
Gardnerville, NV 89410

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Paid Accounts Department #:1934710 "Stammer" Lender ID:/ Douglas, Nevada

PREFERRED CREDIT CORPORATION A.K.A.
T.A.R. PREFERRED MORTGAGE CORPORATION BY: ADVANTA MORTGAGE CORP. USA,
ATTORNEY-IN-FACT is the Owner and Holder of the Note secured by the Deed of
Trust dated 02/12/1996, made by RONALD DEAN STAMMER AND CAROL ANN STAMMER,
HUSBAND AND WIFE AS JOINT TENANTS WITH THE RIGHTS OF SURVIVIOSHIP as Trustor,
with UNITED TITLE COMPANY, A CALIFORNIA CORPORATION as Trustee, for the benefit
of BARRINGTON CAPITAL CORPORATION as Beneficiary, which said Deed of Trust was
recorded on 02/20/1996 in the Office of the County Recorder of DOUGLAS State of
Nevada, as Instrument No. 381632 Book 296, Page 3193, wherein said Owner and
Holder hereby substitutes ADVANTA NOMINEE SERVICES INC. as Trustee in lieu of
the above-named Trustee under said Deed of Trust.

Property Address: 1314 Topaz Lane, Gardnerville, NV, 89410

IN WITNESS WHEREOF, PREFERRED CREDIT CORPORATION A.K.A.
T.A.R. PREFERRED MORTGAGE CORPORATION BY: ADVANTA MORTGAGE CORP. USA,
ATTORNEY-IN-FACT as owner and Substituted Trustee, have caused this instrument
to be executed, each in its respective interest;

Preferred Credit Corporation A.K.A.
T.A.R. Preferred Mortgage Corporation By:
Advanta Mortgage Corp. USA, attorney-in-fact
to be recorded concurrently herewith
On January 26, 1998

By: Lisa Sariti
LISA SARITI, ASST. SECRETARY

ADVANTA NOMINEE SERVICES INC. hereby accepts said appointment as Trustee under
said Deed of Trust and as Successor Trustee pursuant to the request of said
Owner and Holder and in accordance with the provisions of said Deed of Trust
does hereby reconvey without warranty to the person or persons legally entitled
thereto all estate now held by it under said Deed of Trust.

By Advanta Nominee Services Inc. as Trustee
On January 26, 1998

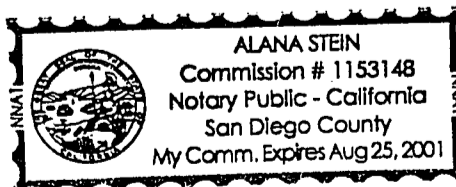
By: Nanette Simone
NANETTE SIMONE, VICE PRESIDENT

STATE OF California
COUNTY OF San Diego

On January 26, 1998, before me, Alana Stein, a Notary Public in and for San
Diego County, in the State of California, personally appeared Lisa Sariti, Asst.
Secretary, personally known to me (or proved to me on the basis of satisfactory
evidence) to be the person(s) whose name(s) is/are subscribed to the within
instrument and acknowledged to me that he/she/they executed the same in
his/her/their authorized capacity, and that by his/her/their signature on the
instrument the person(s), or the entity upon behalf of which the person(s)
acted, executed the instrument.

WITNESS my hand and official seal,

Alana Stein
Alana Stein
Notary Expires: 08/25/2001 #1153148



(This area for notarial seal)

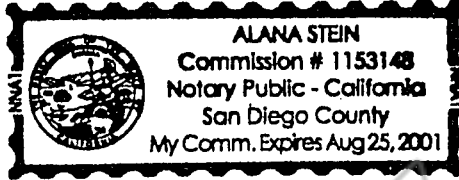
STATE OF California
COUNTY OF San Diego

On January 26, 1998, before me, Alana Stein, a Notary Public in and for San Diego County, in the State of California, personally appeared Nanette Simone, Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,


Alana Stein

Notary Expires: 08/25/2001 #1153148



(This area for notarial seal)

Advanta Mortgage Corp USA, 16875 W Bernardo Dr, San Diego, CA 92127/619 6741800
KAW-19980126-0056 NVDOUGL DOUGLAS NV BAT: 2811/1934710 IXNVSBR1

COPY

REQUESTED BY
Advanta Mts Corp
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 FEB -2 A11 :06

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LINDA SLATER
RECORDER
\$11.00 PAID ka DEPUTY

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