Recording Requested By:
Advanta Mortgage Corp. USA

When Recorded Return To:

William Hutchison
PO BOX 524
Genoa, NV 89411-0000

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Paid Accounts Department #:1956705 "Hutchison" Lender ID:335/990642548   Douglas, Nevada
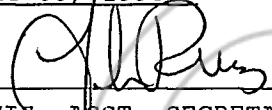
BANKERS TRUST COMPANY OF CALIFORNIA, N.A. BY: ADVANTA MORTGAGE CORP. USA, ATTORNEY-IN-FACT is the Owner and Holder of the Note secured by the Deed of Trust dated 03/20/1995, made by WILLIAM C. HUTCHISON III AND CAROLE HUTCHISON, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with IMPERIAL CREDIT INDUSTRIES, INC. as Trustee, for the benefit of SOUTHERN PACIFIC THRIFT AND LOAN as Beneficiary, which said Deed of Trust was recorded on 03/28/1995 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 358887 Book 0395, Page 4314, 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.

-Assigned by SOUTHERN PACIFIC THRIFT & LOAN ASSOCIATION TO BANKERS TRUST COMPANY OF CALIFORNIA, N.A. Document To Be Recorded Concurrently Herewith

Assessor's/Tax ID No.: 1706003
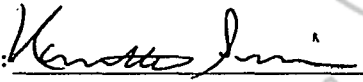Property Address: 2442 Centennial Drive, Genoa, NV, 89411-0000

IN WITNESS WHEREOF, BANKERS TRUST COMPANY OF CALIFORNIA, N.A. 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;

Bankers Trust Company of California, N.A. By:
Advanta Mortgage Corp. USA, attorney-in-fact
2/7/96 BK 296 PG 898 #380654
On ___June 08, 1998___

By: _____
TELMA RUIZ, 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.
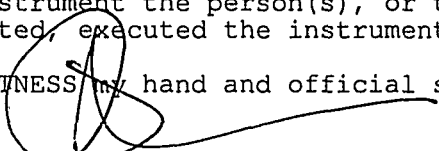
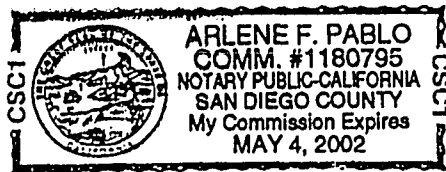By ADVANTA NOMINEE SERVICES INC. as Trustee
On ___June 08, 1998___

By: _____
NANETTE SIMONE, VICE PRESIDENT

STATE OF California
COUNTY OF San Diego

On June 08, 1998, before me, Arlene F. Pablo, a Notary Public in and for San Diego County, in the State of California, personally appeared Telma Ruiz, 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,
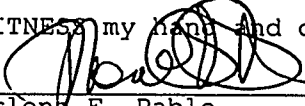
_____
Arlene F. Pablo
Notary Expires: 05/04/2002 #1180795

(This area for notarial seal)

JLR-19980608-0062 NVDOUGL DOUGLAS NV BAT: 3481 KXNVSBR1
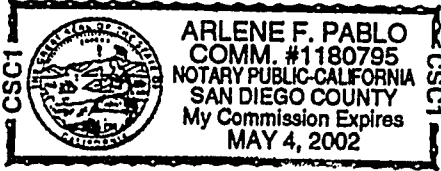
0461795

BK0299PG4789

STATE OF California
COUNTY OF San Diego

On June 08, 1998, before me, Arlene F. Pablo, 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,

Arlene F. Pablo
Notary Expires: 05/04/2002 #1180795

ARLENE F. PABLO
COMM. #1180795
NOTARY PUBLIC-CALIFORNIA
SAN DIEGO COUNTY
My Commission Expires
MAY 4, 2002

CSC1   CSC1

(This area for notarial seal)

Advanta Mortgage Corp USA, 16875 W Bernardo Dr, San Diego, CA 92127/619 6741800
JLR-19980608-0062 NVDOUGL DOUGLAS NV BAT: 3481/1956705 KXNVSBR1

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

'99 FEB 24 A10 :45

LINDA SLATER
RECORDER
$ 11 PAID KO DEPUTY

0461795

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