

Recording Requested By:
Advanta Mortgage Corp. USA

When Recorded Return To:

✓ Donna Baldacci
P.O. BOX 11166
Zephyr Cove, NV 89448

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

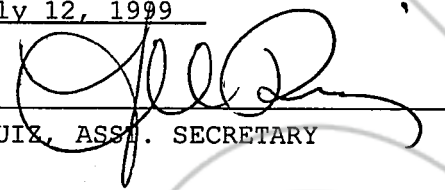
Paid Accounts Department #3015831 "Baldacci" Lender ID:298/3015831 Douglas, Nevada

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 03/10/1997, made by DONNA M. BALDACCI, AN UNMARRIED WOMAN as Trustor, with FIRST AMERICAN TITLE INSURANCE CO., A CALIFORNIA CORPORATION as Trustee, for the benefit of ALLIED BANK, A FEDERAL SAVINGS BANK as Beneficiary, which said Deed of Trust was recorded on 03/17/1997 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0408588 Book 0397, Page 2541, 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: 657 Inspiration Drive, Zephyr Cove, NV, 89448

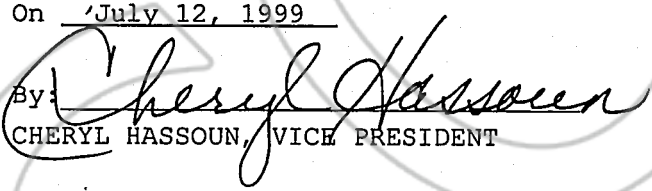
IN WITNESS WHEREOF, BANKERS TRUST COMPANY OF CALIFORNIA, N.A. BY: ADVANTA MORTGAGE CORP. USA, ATTORNEY-IN-FACT as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

Bankers Trust Company of California, N.A. By:
Advanta Mortgage Corp. USA, attorney-in-fact
2/7/96 BK 296 PG 898 #380654
On July 12, 1999

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.

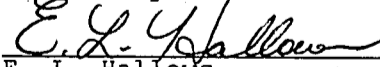
By ADVANTA NOMINEE SERVICES INC. as Trustee
On July 12, 1999

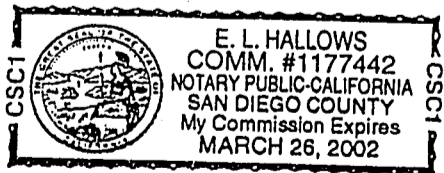
By: 
CHERYL HASSOUN, VICE PRESIDENT

STATE OF California
COUNTY OF San Diego

ON July 12, 1999, before me, E. L. Hallows, 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,


E. L. Hallows
Notary Expires: 03/26/2002 #1177442



(This area for notarial seal)

0472762

BK0799PG3172

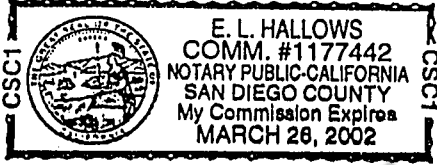
STATE OF California
COUNTY OF San Diego

ON July 12, 1999, before me, E. L. Hallows, a Notary Public in and for San Diego County, in the State of California, personally appeared Cheryl Hassoun, 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,

E. L. Hallows
E. L. Hallows

Notary Expires: 03/26/2002 #1177442



(This area for notarial seal)

Advanta Mortgage Corp USA, 10790 Rancho Bernardo Road, San Diego, CA 92127/619
NAL-19990712-0082 NVDOUGL DOUGLAS NV BAT: 7219/3015831 KXNVSBR1

COPIES

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

'99 JUL 19 P2:38

0472762

BK0799PG3173

LINDA SLATER
RECORDER

\$ 11.00 PAID 12 DEPUTY