

Recording Requested By:
Advanta Mortgage Corp. USA

When Recorded Return To:

✓ Pamela Bertlow
1411 JOBS PEAK DRIVE
Gardnerville, NV 89410

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE


Paid Accounts Department #:12697744 "Bertlow" Lender ID:356/4761340 Douglas, Nevada

BANC ONE FINANCIAL SERVICES, INC. BY: ADVANTA MORTGAGE CORP. USA, ATTORNEY-IN-FACT is the Owner and Holder of the Note secured by the Deed of Trust dated 04/15/1999, made by PAMELA LYNN BERTLOW A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY, as Trustor, with WESTERN TITLE COMPANY, INC. as Trustee, for the benefit of MLSG, INC. as Beneficiary, which said Deed of Trust was recorded on 04/21/1999 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 3466302 Book 499, Page 4570, 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.

Assessor's/Tax ID No.: 1220-21-110-035
Property Address: 764 Morning Sun Court, Gardnerville, NV, 89410


IN WITNESS WHEREOF, BANC ONE FINANCIAL SERVICES, INC. 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;

Banc One Financial Services, Inc. By: Advanta
Mortgage Corp. USA, Attorney-in-Fact Rec
4/23/99, #0466464, Bk 0499, Pg 5073
On January 20, 2000

By: 
TELMA RUIZ, ASSISTANT SECRETARY

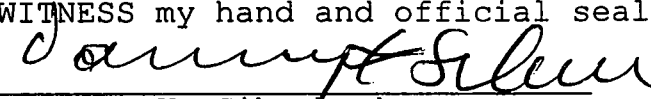
ADVANTA NOMINEE SERVICES INC. hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally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

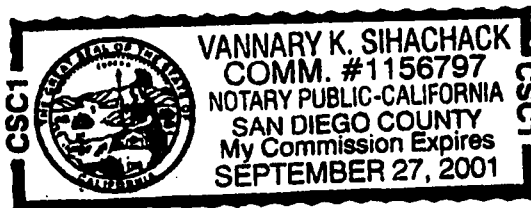
By ADVANTA NOMINEE SERVICES INC. as Trustee
On January 20, 2000

By: 
NANETTE SIMONE, VICE PRESIDENT

STATE OF California
COUNTY OF San Diego

ON January 20, 2000, before me, Vannary K. Sihachack, a Notary Public in and for San Diego County, in the State of California, personally appeared Telma Ruiz, Assistant 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,

Vannary K. Sihachack
Notary Expires: 09/27/2001 #1156797



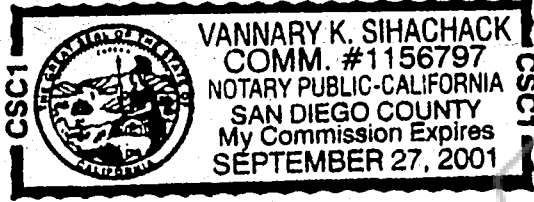
(This area for notarial seal)

STATE OF California
COUNTY OF San Diego

ON January 20, 2000, before me, Vannary K. Sihachack, 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,

Vannary K. Sihachack
Vannary K. Sihachack
Notary Expires: 09/27/2001 #1156797



(This area for notarial seal)

Advanta Mortgage Corp USA, 10790 Rancho Bernardo Road, San Diego, CA 92127
MAM-20000120-0012 NVDOUGL DOUGLAS NV BAT: 8667/12697744 KXNVSBR1

COPY

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

2000 FEB -7 AM 11: 18

LINDA SLATER
RECORDER

\$ 11.00 PAID *K2* DEPUTY

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BK0200PG1156