

Recording Requested By:  
Advanta Finance Corp.

When Recorded Return To:

✓  
JOHN TURNBOW  
179 TAHOMA COURT UNIT A  
STATELINE, NV 89449

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

Advanta Finance Corp. #:22773646 "TURNBOW" Lender ID:/80162332 Douglas, Nevada  
BANKERS TRUST COMPANY OF CALIFORNIA. N.A. BY: ADVANTA FINANCE CORP.,  
ATTORNEY-IN-FACT is the Owner and Holder of the Note secured by the Deed of  
Trust dated 10/16/1998, made by JOHN E TURNBOW, AN UNMARRIED MAN as Trustor,  
with WESTERN TITLE as Trustee, for the benefit of ADVANTA FINANCE CORP. as  
Beneficiary, which said Deed of Trust was recorded on 10/21/1998 in the Office  
of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 452195 Book  
1098, Page 4135, 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.: 07-074-01  
Property Address: 179 TAHOMA COURT UNIT A, STATELINE, NV, 89449

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

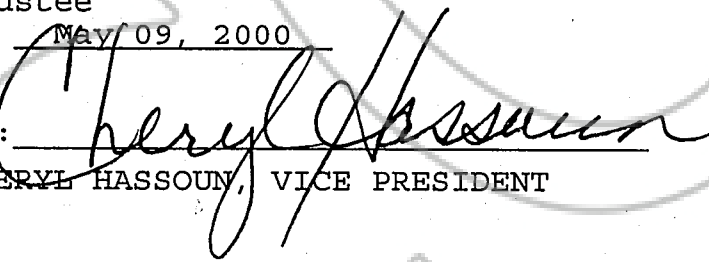
Bankers Trust Company of California. N.A.  
By: Advanta Finance Corp.,  
Attorney-in-Fact Rec 4/6/98 Ins#0436606 Bk  
0498 Pg 0767  
On May 09, 2000

By:   
ED BROADHURST, VICE PRESIDENT



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 May 09, 2000

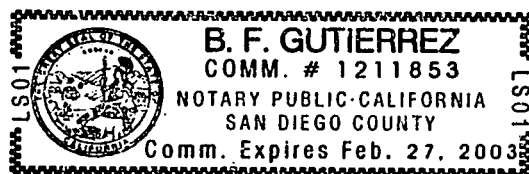
By:   
CHERYL HASSOUN, VICE PRESIDENT

STATE OF California  
COUNTY OF San Diego

ON May 09, 2000, before me, B. F. GUTIERREZ, a Notary Public in and for San  
Diego County, in the State of California, personally appeared ED BROADHURST,  
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,

  
B. F. GUTIERREZ  
Notary Expires: 02/27/2003 #1211853



(This area for notarial seal)

0492740

BK0500PG5574

STATE OF California  
COUNTY OF San Diego

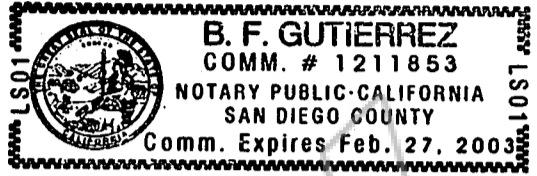
ON May 09, 2000, before me, B. F. GUTIERREZ, a Notary Public in and for San Diego County, in the State of California, personally appeared CHERYL HASSOUN, VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed 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,

*B. F. Gutierrez*

B. F. GUTIERREZ

Notary Expires: 02/27/2003 #1211853



(This area for notarial seal)

Advanta Finance Corp., 10790 Rancho Bernardo Road, San Diego, CA 92127  
BSG-20000505-0008 NVDUGL DOUGLAS NV BAT: 10557/22773646 KXNVSBR1

COOPER

REQUESTED BY  
*Advanta*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA  
2000 MAY 25 PM 1:35  
LINDA SLATER  
RECORDER  
\$11.00 PAID *AS* DEPUTY

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BK0500PG5575