

Recording Requested By:
Advanta Mortgage Corp. USA

When Recorded Return To:

✓ Don Kenyon
1394 TOPAZ LN
Gardnerville, NV 89410-6907

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Paid Accounts Department #:11491214 "Kenyon" Lender ID:356/4134400 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 07/13/1998, made by DON E. KENYON, A MARRIED MAN AS HIS 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 07/20/1998 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0444806 Book 0798, Page 3885, 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 BANC ONE CONSUMER DISCOUNT COMPANY TO BANC ONE FINANCIAL SERVICES, INC. Document To Be Recorded Concurrently Herewith

Assessor's/Tax ID No.: 27-342-20 *New APN: 1220-16-510-061*
Property Address: 1394 Topaz Lane, 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 December 12, 2000

By: *[Signature]*
STEPHANIE ADONA, 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 December 12, 2000

By: *[Signature]*
NANETTE SIMONE, VICE PRESIDENT

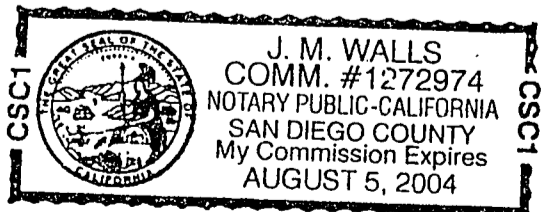


STATE OF California
COUNTY OF San Diego

On December 12, 2000, before me, J.M. WALLS, a Notary Public in and for San Diego County, in the State of California, personally appeared Stephanie Adona, 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,

[Signature]
J.M. WALLS
Notary Expires: 08/05/2004 #1272974




(This area for notarial seal)

0505179
BK1200PG3181

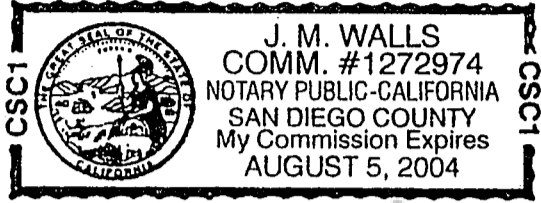
STATE OF California
COUNTY OF San Diego

On December 12, 2000, before me, J.M. WALLS, 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,



J.M. WALLS
Notary Expires: 08/05/2004 #1272974



(This area for notarial seal)

Advanta Mortgage Corp USA, 10790 Rancho Bernardo Road, San Diego, CA 92127
EMM-20001212-0054 NVDOUGL DOUGLAS NV BAT: 13385/11491214 KXNVSB1

COOPY

REQUESTED BY
Advanta
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2000 DEC 18 AM 10:16

LINDA SLATER
RECORDER

\$ 11.00 PAID KJ DEPUTY

0505179

BK 1200PG3182