

Recording Requested By:
Chase Manhattan Mortgage Corporation

When Recorded Return To:

✓ Terry Krystofiak
PO BOX 283
Genoa, NV 89411-0283

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Paid Accounts Department #:14607808 "Krystofiak" Lender ID:203/0 Douglas, Nevada.

ADVANTA NATIONAL BANK F/K/A ADVANTA NATIONAL BANK, USA BY: CHASE MANHATTAN MORTGAGE CORPORATION, ATTORNEY-IN-FACT is the Owner and Holder of the Note secured by the Deed of Trust dated 07/27/1998, made by TERRY KRSTOFIAK AND ROSEMARY KRSTOFIAK, as Trustor, with SMS TITLE COMPANY as Trustee, for the benefit of ADVANTA NATIONAL BANK, USA as Beneficiary, which said Deed of Trust was recorded on 07/31/1998 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0445920 Book 0798, Page 7192, wherein said Owner and Holder hereby substitutes CHASE MANHATTAN MORTGAGE CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Assessor's/Tax ID No.: 17-100-29 *New 1319-09-801-017*
Property Address: 190 Candy Dance Lane, Genoa, NV, 89411

IN WITNESS WHEREOF, ADVANTA NATIONAL BANK F/K/A ADVANTA NATIONAL BANK, USA BY: CHASE MANHATTAN MORTGAGE CORPORATION, ATTORNEY-IN-FACT as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;


Advanta National Bank f/k/a Advanta National Bank, USA By: Chase Manhattan Mortgage Corporation, attorney-in-fact To be recorded concurrently herewith
On February 15, 2002

By: 
TELMA RUIZ, ASSISTANT SECRETARY



CHASE MANHATTAN MORTGAGE CORPORATION 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 CHASE MANHATTAN MORTGAGE CORPORATION as Trustee
On February 15, 2002

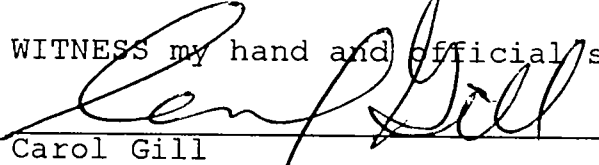
By: 
NANETTE SIMONE, VICE PRESIDENT

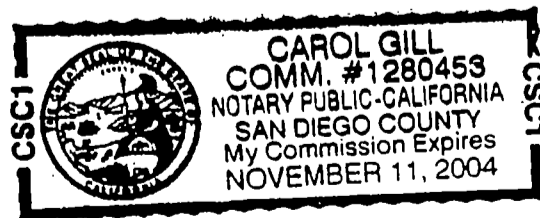


STATE OF California
COUNTY OF San Diego

ON February 15, 2002, before me, Carol Gill, 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,


Carol Gill
Notary Expires: 11/11/2004 #1280453

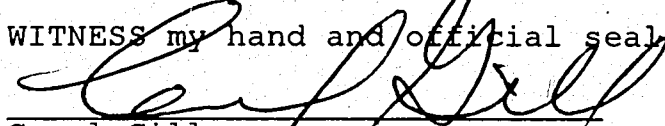


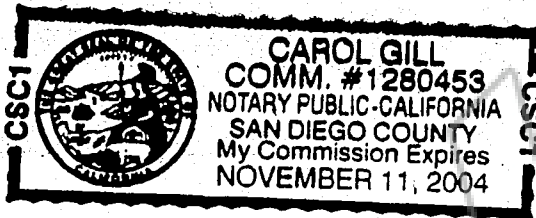
(This area for notarial seal)

STATE OF California
COUNTY OF San Diego

ON February 15, 2002, before me, Carol Gill, 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,


Carol Gill
Notary Expires: 11/11/2004 #1280453



(This area for notarial seal)

Chase Manhattan Mortgage, 10790 Rancho Bernardo Rd, San Diego, CA 92127
EMM-20020214-0008 NVDOUGL DOUGLAS NV BAT: 18925/14607808 KXNVSB1

COPIES

REQUESTED BY
Chase Manhattan Mtg. Corp.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 MAR -7 PM 1: 50

LINDA SLATER
RECORDER

\$18.00 PAID *A* DEPUTY

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