

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, First Union Home Equity Bank, N. A. as the holder of the Note secured by Deed of Trust dated February 17, 1995 made by Jeffrey Stalder And Wendi Stalder Trustor, to Greg M Hining, Trustee, for First Union Home Equity Bank, N.a. Beneficiary, which deed of trust was recorded February 23, 1995, in Book 295; Document Number 356689, Official Records of Douglas, Nevada Hereby substitutes Lisa Barksdale as Trustee in lieu of the Trustee therein.

Lisa Barksdale hereby accepts said appointment as Trustee under the above deed of Trust, and as successor Trustee, and as 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 PERSONALS LEGALLY ENTITLED THERETO, ALL, the estate now held by it under said deed of trust.

IN WITNESS WHEREOF the owner and holder above named, and Lisa Barksdale as successor Trustee, has caused this instrument to be executed, wash in its respective interest.

Dated: May 28, 1998

First Union Home Equity Bank, N. A.

By: Lisa Barksdale
Lisa Barksdale
Successor Trustee, Assistant Secretary

By: Heidi Hoffman
Heidi Hoffman
Witness, Assistant Secretary

STATE OF VIRGINIA
COUNTY OF ROANOKE

On May 28, 1998, before me, a Notary Public in and for said county and state, personally appeared Heidi Hoffman and Lisa Barksdale, known to me to be the persons who acknowledged that they executed the above instrument.

Witness my hand and official seal.

Sammy Weeks
Notary Public in and for said County and State

My commission expires 7-31-99

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SEAL

REQUESTED BY
First Union
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 JUN -3 AIO :28

LINDA SLATER
RECORDER
\$10 PAID DEPUTY

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