

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 November 17, 1997 made by Walter W Kesteloot And Elena K Kesteloot Trustor, to James E Maynor, Trustee, for First Union Home Equity Bank, Na Beneficiary, which deed of trust was recorded November 21, 1997, in Book 1197 PAGE 4576; Document Number 426976, Official Records of Douglas, Nevada Hereby substitutes Sharon M Aker as Trustee in lieu of the Trustee therein.

Sharon M Aker 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 Sharon M Aker as successor Trustee, has caused this instrument to be executed, wash in its respective interest.

Dated: December 7, 1998

First Union Home Equity Bank, N. A.

By: [Signature]
Sharon M Aker
Successor Trustee, Assistant Secretary

By: [Signature]
Valerie A Johnson
Witness, Assistant Secretary

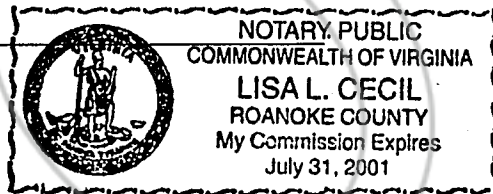
STATE OF VIRGINIA
COUNTY OF ROANOKE

On December 7, 1998, before me, a Notary Public in and for said county and state, personally appeared Valerie A Johnson and Sharon M Aker, known to me to be the persons who acknowledged that they executed the above instrument.

Witness my hand and official seal.

[Signature]
Notary Public in and for said County and State

My commission expires



NV|acct:4340089020085951|pd:nof|uid:a000522|team:fuheb.team

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

'98 DEC 10 A11:32

0456282

LINDA SLATER
RECORDER
10 PAID K2 DEPUTY

BK 1298 PG 2677