

## 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 March 16, 1995 made by SEAN A DOAK AND DION A DOAK Trustor, to GREG HINING, Trustee, for FIRST UNION HOME EQUITY BANK, N.A. Beneficiary, which deed of trust was recorded March 21, 1995 in Document Number N/A; in Book 0395 Page 3073, Official Records of DOUGLAS, Nevada Hereby substitutes DEANNA M CLAYTOR as Trustee in lieu of the Trustee therein.

DEANNA M CLAYTOR 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 PERSONS 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 DEANNA M CLAYTOR as successor Trustee, has caused this instrument to be executed, in its respective interest.

Dated: August 31, 1999

FIRST UNION HOME EQUITY BANK, N.A.

By: *Deanna M Claytor*  
DEANNA M CLAYTOR, Successor Trustee,  
ASSISTANT VICE PRESIDENT

By: *Shannon Novia*  
SHANNON NOVIA  
Witness, Assistant Secretary

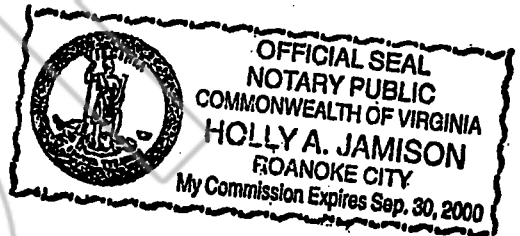
STATE OF VIRGINIA  
COUNTY OF ROANOKE

On August 31, 1999, before me, a Notary Public in and for said county and state, personally appeared SHANNON NOVIA and DEANNA M CLAYTOR, known to me to be the persons who acknowledged that they executed the above instrument.

Witness my hand and official seal.

*Holly Jamison*  
HOLLY JAMISON  
Notary Public in and for County and State

My commission expires 09-30-2000.



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

1999 SEP -3 AM 10: 56

LINDA SLATER  
RECORDER

\$10.00 PAID *A* DEPUTY

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