

Prepared By and Return to:
SHANNON NOVIA
First Union
P.O. Box 50010, VA-0343
Roanoke, VA 24040

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 August 14, 1996 made by **PETER C. MOSCHOGLIANIS AND ADELAIDE L. MOSCHOGLIANIS** Trustor, to FIRST AMERICAN TITLE COMPANY OF NEVADA, Trustee, for FIRST PLUS FINANCIAL WEST, INC. Beneficiary, which deed of trust was recorded August 20, 1996 in Document Number N/A; in Book 0896 Page 3461, Official Records of **DOUGLAS**, Nevada Hereby substitutes SHANNON NOVIA as Trustee in lieu of the Trustee therein.

SHANNON NOVIA 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 SHANNON NOVIA as successor Trustee, has caused this instrument to be executed, in its respective interest.

Dated: February 1, 2000

FIRST UNION HOME EQUITY BANK, N.A.

By: Shannon Novia
SHANNON NOVIA, Successor Trustee,
ASSISTANT VICE PRESIDENT

By: Betty Clark
BETTY CLARK
Witness, Assistant Secretary

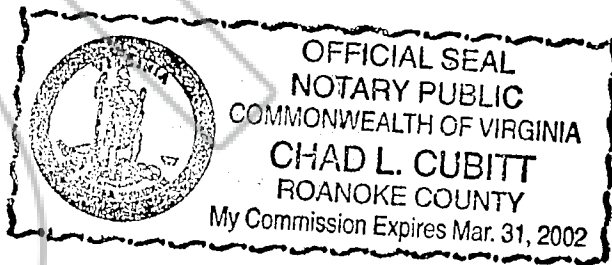
SEAL

STATE OF VIRGINIA
COUNTY OF ROANOKE

On February 1, 2000, before me, a Notary Public in and for said county and state, personally appeared BETTY CLARK and SHANNON NOVIA, known to me to be the persons who acknowledged that they executed the above instrument.

Witness my hand and official seal.

Chad L. Cubitt
CHAD L. CUBITT
Notary Public in and for County and State



My commission expires 03-31-2002.

Assignment Information:

MORTGAGE ASSIGNED TO FIRST UNION HOME EQUITY ABNK, N.A. IN
BK 0996 PG 4504 ON 09-26-1996



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

2000 FEB -4 PM 2: 13

LINDA SLATER
RECORDER

\$10 PAID ke DEPUTY

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