FUMC LOAN# 9521355

First Union Mortgage Corporation Cancellation 1100 Corporate Center C-3 Raleigh, North Carolina 27607-5066

STATE OF NEVADA

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

First Union National Bank f/k/a First Union National Bank of North Carolina, are the Owners and Holder of the Note secured by the Deed of Trust, dated <u>February 5, 1997</u>, made by <u>Teresa D.</u> Groves, Trustors to <u>Waterfield Financial Corporation</u>, Trustee, for benefit of Union Federal Savings Bank of Indianapolis, Beneficiary, which Deed of Trust was recorded in the office of the County Recorder of Douglas County, Nevada, as Document Number 0406189, hereby substitutes First Union Mortgage Corporation as Trustee in lieu of the above-named Trustee under said Deed of Trust.

First Union 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 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.

IN WITNESS WHEREOF:

First Union Mortgage Corporation

Sharon Cox Asst. Vice President

Assistant Secretary

STATE OF NORTH CAROLINA COUNTY OF JOHNSTON

On May 30 2000 before me, the undersigned, a Notary Public in and for said County and State, personally appeared Sharon Cox and Rose Barkley who acknowledged that they executed the above instrument.

Notary Public-Donna Mattocks My Commission Expires 6/3/2002 IN WITNESS WHEREOF:

First Union Mortgage Corporation has caused these presents to ham has caused these presents to executed by them, this 30th of May, 2000.

CORPORATION Mortgage Corporation

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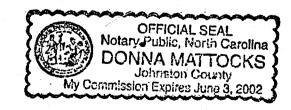
Magnolila Lugo

Asst. Vice President

STATE OF NORTH CAROLINA COUNTY OF JOHNSTON

On May 30, 2000 before me, the undersigned, a Notary Public in and for said County and State personally appeared Magnolia Lugo who acknowledged that she executed the above instrument.

Notary Public-Donna Mattocks My Commission Expires 6/3/2002



REQUESTED BY

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