

**SUBSTITUTION OF  
TRUSTEE AND DEED OF RECONVEYANCE**

Assessor Parcel Number: 01-033-01  
Loan Number: 0000008383

Return to: Centura Bank  
PO Box 700  
Rocky Mount, NC 27802

The undersigned, Centura Bank, as the owner and holder of the Note secured by Deed of Trust dated September 6, 1996 made by Gordon L. Ernst and Karen S. Ernst, husband and wife as Joint Tenants, Trustor to Residential Mortgage Corporation, Trustee for Residential Mortgage Corporation, Beneficiary. Which Deed of Trust was recorded on September 10, 1996 in Book 121 Page 37 Document No. 105925, Official Records of Lincoln County, Nevada. Hereby substitutes Centura Bank as Trustee in lieu of the Trustee therein.

Centura Bank, hereby accepts said appointment as Trustee under the above Deed of Trust, and as successor Trustee, and 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 PERSON OR 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 Centura Bank as successor Trustee, has caused this instrument to be executed, each in its respective interest.

BENEFICIARY:

TRUSTEE:

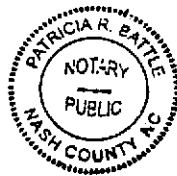
Centura Bank  
*Donna Evans*  
Donna Evans, Bank Officer

Centura Bank  
*Donna Evans*  
Donna Evans, Bank Officer

STATE OF NORTH CAROLINA  
COUNTY OF NASH

On, May 15, 2000 before me, a Notary Public in and for said County and State, personally appeared Donna Evans, Bank Officer, known to be the person who acknowledged that she executed the above instrument. WITNESS my hand and official seal.

*Patricia R. Batten*  
Notary Public  
My Commission Expires: 5-2-2 003



No. **114550**  
FILED AND RECORDED AT REQUEST OF  
CENTURA  
MAY 22, 2000  
AT 30 MINUTES PAST 4 O'CLOCK  
P. M. IN BOOK 148 OF OFFICIAL  
RECORDS, PAGE 209 LINCOLN  
COUNTY, NEVADA

*Julie Boucher*  
COUNTY RECORDER  
306K 148 : 209