--- FILED FOR RECORDING AT THE REQUEST OF

Vonderbit Mortgage 2005 AUG 29 PM 2 25

FEE 7.00 DEP CLESLIE BOUGHER

RPM: 001-240-42 RECORDING REQUESTED BY & WHEN RECORDED MAH. TO: CLAYTON HOMES, INC. 5000 CLAYTON RD MARYVILLE, TN 37804

TUS INSTRUMENT PREPARED BY: LANGUA PLACNÉS

BÅRBARA E GAINES 500 Alcoa Trail Marvville, TN 37804

VMF #928770, PAUL BROWN

## SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, OAKWOOD ACCEPTANCE CORPORATION, LLC, as the owner and holder of the Note secured by the Deed of Trust dated NOVEMBER 1, 2002, made by PAUL S. BROWN AND VELMA E. BROWN, as Trustor, to FIRST AMERICAN TITLE, as Trustee, for OAKWOOD ACCEPTANCE CORPORATION, LLC, Beneficiary, which Deed of Trust was recorded NOVEMBER 6, 2002, as Instrument No. BK 168 AND PAGE 103 of official records of LINCOLN County, NEVADA, hereby substitutes VANDERBILT MORTGAGE AND FINANCE, INC., as Trustee in lieu of the Trustee herein.

VANDERBILT MORTGAGE AND FINANCE, INC., 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, hereby RECONVEY WITHOUT WARRANTY TO THE PERSON OR PERSONS LEGALLY ENTIFLED THERETO, ALL the estate now held by it under said Deed of Trust, IIN WITNESS WHEREOF the owner and holder above-named, and as successor Trustee, has caused this instrument to be executed, each in its respective interest.

Dated JULY-27, 2005

VANDERBILT MORTGAGE AND FINANCE, INC.

OAKWOOD AGCEPTANCE CORPORATION, LLC

BRENT CHEATWOOD

AGENT

DAVID R. JORDAN ASSISTANT SECRETARY

STATE OF TENNESSEE COUNTY OF BLOUNT

On JULY 27, 2005, before me, BARBARA E. GAINES, personally appeared DAVID R. JORDAN and BRENT CHEATWOOD, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged to me that he/she/they executed the same in is/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

STATE

WITNESS my hand and official seal.

Signature Ballana Jo Maine BARBARA E. GAINES - NOTARY PUBLIC

My Commission expires: 05/03/09

TENNESSEE \*=
NOTARY
PUBLIC OF BLOWN

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