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FILED FOR RECORDING
AT THE REQUEST OF

Vanderbilt Mortgage
2005 SEP 26 PM 1 51

LINCOLN COUNTY RECORDER
FEE 17.00 DEPOSED
LESLIE BOUCHER

RECORDING REQUESTED BY &
WHEN RECORDED MAIL TO:
CLAYTON HOMES, INC.
5000 CLAYTON RD
MARYVILLE, TN 37804

THIS INSTRUMENT PREPARED BY:

Barbara E. Gaines
BARBARA E. GAINES
500 Alcoa Trail
Maryville, TN 37804
VMF #479437, JOSE GARZA

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, **OAKWOOD ACCEPTANCE CORPORATION**, as the owner and holder of the Note secured by the Deed of Trust dated **SEPTEMBER 28, 2001**, made by **JOSE RUBEN GARZA**, as Trustor, to **FIRST AMERICAN TITLE**, as Trustee, for **OAKWOOD ACCEPTANCE CORPORATION**, Beneficiary, which Deed of Trust was recorded **OCTOBER 3, 2001**, as Instrument No. **117071, BK 158 AND PAGE 588**; and assigned to **JP MORGAN CHASE BANK**, and recorded on **MAY 3, 2002, INSTR #118094, BK 163 AND PAGE 271** 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 ENTITLED THERETO**. ALL the estate now held by it under said Deed of Trust. **IN 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 **SEPTEMBER 1, 2005**

VANDERBILT MORTGAGE AND FINANCE, INC.

Michael S. Shelton
MICHAEL S. SHELTON
DOCUMENT SERVICES MANAGER

JP MORGAN CHASE BANK

Brent Cheatwood
BRENT CHEATWOOD
AGENT

STATE OF TENNESSEE
COUNTY OF BLOUNT

On **SEPTEMBER 1, 2005**, before me, **BARBARA E. GAINES**, personally appeared **MICHAEL S. SHELTON** 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 his/her/their authorized capacities, 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.

WITNESS my hand and official seal.

Signature *Barbara E. Gaines*
BARBARA E. GAINES -- NOTARY PUBLIC
My Commission expires: 05/03/09

