

4/18/2005 Page

1 of

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

THIS INSTRUMENT PREPARED BY

BARBARA E. GAINES

500 Alcoa Trail

Maryville, TN 37804

VMF #466358, TERRY L. FINDLEY

## 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 26, 2000, made by TERRY L, FINDLEY, as Trustor, to FIRST AMERIFCAN TITLE COMPANY OF SKAGIT COUNTY, as Trustee, for OAKWOOD ACCEPTANCE CORPORATION, Beneficiary, which Deed of Trust was recorded OCTOBER 5, 2000, as Instrument No. 200010050062, and assigned to WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, and recorded on MARCH 8, 2001, INSTR #200103080030 of official records of SKAGIT County, WASHINGTON, 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, IIN WITNESS WHEREOF the owner and holder abovenamed, and as successor Trustee, has caused this instrument to be executed, each in its respective interest.

Dated MARCH 29, 2005

VANDERBILT MORTGAGE AND FINANCE, INC.

MICHAEL S. SHELTON

OAKWOOD ACCEPTANCE CORPORATION

BRENT CHEATWOOD AGEN

STATE OF TENNESSEE COUNTY OF BLOUNT

On MARCH 29, 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 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.

PUBLIC

WITNESS my hand and official seal.

BARBARA E. GAINES – NOTARY PUBLIC

My Commission expires: 05-09-05