STATE OF NORTH CAROLINA COUNTY OF MECKLENBURG

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, the undersigned, First Union Home Equity Bank, N.A. by and through its officer, George Clayman, Vice President does hereby grant, bargain, sell, convey and assign unto First Union National Bank of North Carolina c/o First Union Mortgage Corporation, 150 Fayetteville Street Mall, Raleigh, NC 27601-4723, its right, title and interest in and to that certain Deed of Trust/Mortgage executed by MARK J. SCEGIEL

, 9314 GRAND BLVD

crown Point, in, 46307, which original Deed of Trust/Mortgage #950159

appears of record in Record Book at page

of the land records in the office of take county: 18

WITNESS THE SIGNATURE, of the undersigned this 27 day of February, 1995.

This Document is the property of

Signed, sealed and delivered in the presence Recorder!

BY: George Clayman ITS: Vace President

Assistant Secretary

JULIE DILLON

STATE OF NORTH CAROLINA COUNTY OF MECKLENBURG

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the jurisdiction aforesaid, George Clayman, Mcc President of First Union Home Equity Bank, N.A., who acknowledged that he/she signed and delivered the above and foregoing instrument of writing on the day and for the purposes therein mentioned, first being duly authorized to do so and in his capacity therein.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, on this the 27 day of February, 1995.

ANN WELLS

Notary Public

My Commission Expires: August 17, 1999

PREPARED BY: FUHEB CONS -14- 0361 CHARLOTTE, NC 28288

RETURN TO: FUMC 150 FAYETTEVILE STREET MALL RALEIGH, NC 27601 ATTEN:

[DONNA R. HARRIS

2