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FORSYTH CO, NC FEE \$20.00

PRESENTED & RECORDED:

11-24-2004 03:11 PM

DICKIE C WOOD

REGISTER OF DEEDS

By: SHANNON BOSTIC-GRIFFITH DPTY

BK: RE 2522

PG: 3390-3392

STATE OF NORTH CAROLINA

met to: F. KEVIN GORHAM SUBSTITUTION OF TRUSTEE
 COUNTY OF FORSYTH ATTORNEY AT LAW
 220 N. EUGENE ST.
 GREENSBORO, NC 27401

THIS INSTRUMENT, made and entered into this the 24 day of November, 2004, by and between CENTRAL CAROLINA BANK, a Division of National Bank of Commerce, a Banking Corporation with principal offices in Memphis, Shelby County, Tennessee (hereinafter called "Lender"), and F. KEVIN GORHAM Substitute Trustee, of Guilford County, North Carolina;

WITNESSETH:

THAT WHEREAS, on the 18th day of April, 1996, S & H CAR WASH, INC. executed to SOUTHLAND ASSOCIATES, INC., Trustee, and CENTRAL CAROLINA BANK AND TRUST COMPANY, a deed of trust covering certain real estate located in Forsyth County, North Carolina, which deed of trust is recorded in the Office of the Register of Deeds of Forsyth County, North Carolina in Book 1897, at Page 2188; and

WHEREAS, the said Lender is the owner and holder of the note evidencing the entire indebtedness secured by the aforesaid deed of trust and desires to substitute SOUTHLAND ASSOCIATES, INC. and any and all substitute trustees pursuant to the authority granted by N.C.G.S. Section 45-10.

NOW THEREFORE, in consideration of the promises and the mutual rights, duties, and obligations of each to the other, Lender hereby substitutes and appoints F. KEVIN GORHAM as Trustee in the place and stead of SOUTHLAND ASSOCIATES, INC. and any and all substitute trustees under the terms and provisions of that deed of trust, Trustee, and Lender, referred to above, with all rights, powers, interests, duties and obligations conferred or imposed upon the Trustee herein.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is authorized to transfer and assign said bid and to convey title to said foreclosure property to whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested transfer of its bid to grantee(s) in the

Substitute Trustee's deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereto, that the Substitute Trustee was duly authorized and empowered to execute same.

IN WITNESS WHEREOF Lender has caused this instrument to be executed by its duly authorized officers and sealed with its corporate seal, and F. KEVIN GORHAM hereunto sets his hand and seal, the day and year first above written.

CENTRAL CAROLINA BANK, a Division of
National Bank of Commerce

(CORPORATE SEAL)

By: [Signature] Vice President
[Signature] (SEAL)
F. KEVIN GORHAM, Substitute Trustee

STATE OF NORTH CAROLINA

COUNTY OF GUILFORD

I, MICHELE G. GRUBB, a Notary Public, do hereby certify that F. KEVIN GORHAM, Substitute Trustee, personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and notarial seal or stamp, this the 24 day of November, 2004.

MICHELE G. GRUBB
NOTARY PUBLIC
RANDOLPH COUNTY, NC
Commission Expires May 1, 2006

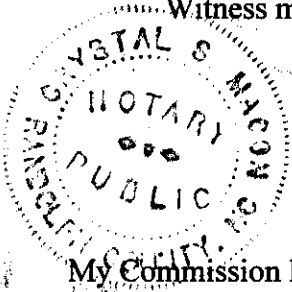
[Signature]
Notary Public

STATE OF NORTH CAROLINA

COUNTY OF GUILFORD

I, Crystal S. Macon, a Notary Public, do hereby certify that
Jay Easter, personally appeared before me this day and acknowledged that he/she
 is Vice President of CENTRAL CAROLINA BANK, a Division of National Bank of
 Commerce, a Banking Corporation, and that by authority duly given and as the act of the
 Corporation, the foregoing instrument was signed in its name by its Vice President, ~~sealed with~~
~~its corporate seal.~~

Witness my hand and notarial seal or stamp, this the 24 day of November, 2004.



Crystal S. Macon
 Notary Public

My Commission Expires: 11/7/09

STATE OF NC - FORSYTH CO

The foregoing certificate(s) of:

Michelle G. Grubb and
Crystal S. Macon NP(s)
 is certified to be correct at the date of recordation/shown on the first page thereof.
 Dickie C. Wood, Register of Deeds by: D. C. Wood Deputy/Asst.