Recording Requested By: FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

FIRST HORIZON HOME LOAN CORP 4000 HORIZON WAY IRVING, TX 75063-

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE



FIRST HORIZON HOME LOAN CORPORATION #:0022822365 "NORRIS" Lender ID:322001/

FIRST HORIZON HOME LOAN CORPORATION D/B/A SUNBELT, A KANSAS CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 07/20/2000, made by DENNIS C. NORRIS AND CHERYL R. NORRIS HUSBAND AND WIFE, as Trustor, with FIRST AMERICAN TITLE/ZEPHYR COVE as Trustee, for the benefit of FIRST HORIZON HOME LOAN CORPORATION D/B/A SUNBELT, A KANSAS CORPORATION as Beneficiary, which said Deed of Trust was recorded on 08/07/2000 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0497301 Book 0800, Page 1335, wherein said Owner and Holder hereby substitutes FIRST HORIZON HOME LOAN CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Assessor's/Tax ID No.: 05-301-05

Property Address: 460 Kent Way, Zephyr Cove, NV, 89448

IN WITNESS WHEREOF, FIRST HORIZON HOME LOAN CORPORATION D/B/A SUNBELT, A KANSAS CORPORATION as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

FIRST HORIZON HOME LOAN CORPORATION D/B/A SUNBELT, A KANSAS CORPORATION

On April 20, 2001

MARIA MANNING, ADMINISTATIVE

OFFICER

HOME LOAN CORPORATION
SEAL
ANSAS

FIRST HORIZON HOME LOAN CORPORATION hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

By FIRST HORIZON HOME LOAN CORPORATION as

Trustee

On April 20, 2001

MARY ANN WALLIAMS, LIMITED VICE

PRESTDENT

SEAL

MANSAS

STATE OF Texas COUNTY OF Dallas

ON April 20, 2001, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared MARIA MANNING, ADMINISTATIVE OFFICER, 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 capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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LISA GERARD
NOTARY PUBLIC
STATE OF TEXAS
Comm. Expires 4-14-2002

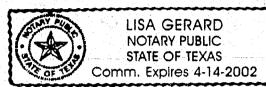
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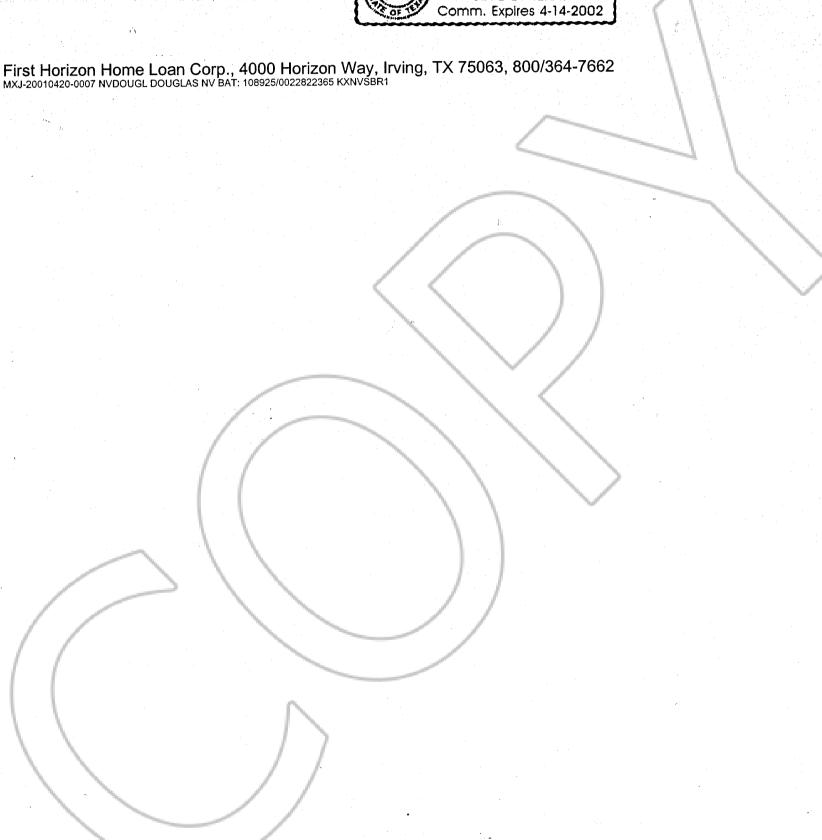
Page 2 Substitution of Trustee and Full Reconveyance

STATE OF Texas COUNTY OF Dallas

ON April 20, 2001, before me, Lisa Gerard, a Notary Public in and for the County of Dallas County, State of Texas, personally appeared MARY ANN WILLIAMS, LIMITED VICE PRESIDENT, 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 capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

LISA GERARD





REQUESTED BY-1st Harizon Hame Loads IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

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LINDA SLATER
RECORDER

PAID SO DEPUTY

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