

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

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

APN 1420-28-110-028

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE



FIRST HORIZON HOME LOAN CORPORATION #:0022097190 "COPELAND" Lender ID:831245/1673893832

FT MORTGAGE COMPANIES D/B/A ELLIOT AMES is the Owner and Holder of the Note secured by the Deed of Trust dated 11/19/1999, made by MILLARD E. COPELAND, AND CHRISTI L. COPELAND HUSBAND AND WIFE as Trustor, with OLD REPUBLIC NATIONAL TITLE, INSURANCE COMPANY as Trustee, for the benefit of FT MORTGAGE COMPANIES D/B/A ELLIOT AMES as Beneficiary, which said Deed of Trust was recorded on 11/30/1999 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0481733 Book 1199, Page 5364, 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.: 21-472-080
Property Address: 2976 Del Rio Lane, Minden, NV, 89000

IN WITNESS WHEREOF, FT MORTGAGE COMPANIES D/B/A ELLIOT AMES as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

FT MORTGAGE COMPANIES D/B/A ELLIOT AMES
On May 10, 2001

By: Thelma Crosby
THELMA CROSBY, LIMITED VICE
PRESIDENT



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 May 10, 2001

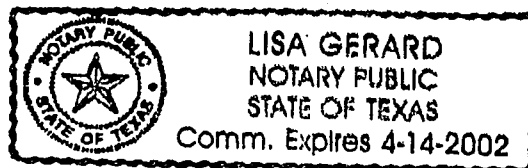
By: Mary Ann Williams
MARY ANN WILLIAMS, LIMITED VICE
PRESIDENT



STATE OF Texas
COUNTY OF Dallas


ON May 10, 2001, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared THELMA CROSBY, 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

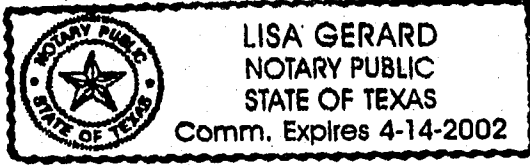


STATE OF Texas
COUNTY OF Dallas

ON May 10, 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



First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662
LAD-20010510-0004 NVDOUGL DOUGLAS NV BAT: 108973/0022097190 KXNVSB1

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REQUESTED BY
1st Horizon Home Loan
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2001 MAY 17 PM 2:07

LINDA SLATER
RECORDER

\$11.00 PAID KJ DEPUTY

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