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 #:0022428551 "CROTHERS" Lender ID:315023/

FIRST HORIZON HOME LOAN CORPORATION D/B/A ELLIOT AMES, A KANSAS CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 03/07/2000, made by CAROL J. CROTHERS, AN UNMARRIED WOMAN as Trustor, with STEWART TITLE OF DOUGLAS COUNTY as Trustee, for the benefit of FIRST HORIZON HOME LOAN CORPORATION D/B/A ELLIOT AMES, A KANSAS CORPORATION as Beneficiary, which said Deed of Trust was recorded on 03/10/2000 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0487761 Book 0300, Page 1879, 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.: 1220-28-510-025

Property Address: 1394 Mary Jo Drive, Gardnerville, NV, 89410

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

instruments to be disturbed, then in my respect

FIRST HORIZON HOME LOAN CORPORATION D/B/A ELLIOT AMES, A KANSAS CORPORATION

On _ May 19, 2001

The state of the s

ANGELIA WILLIAMS, ADMINISTRATIVE

OFFICER

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 <u>May 19, 2001</u>

MARY ANN WILLIAMS, LIMITED VICE

PRESIDENT

STATE OF Texas
COUNTY OF Dallas

ON May 19, 2001, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared ANGELIA WILLIAMS, ADMINISTRATIVE 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.

dost

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

CAM-20010519-0011 NVDOUGL DOUGLAS NV BAT: 109027 KXNVSBR1

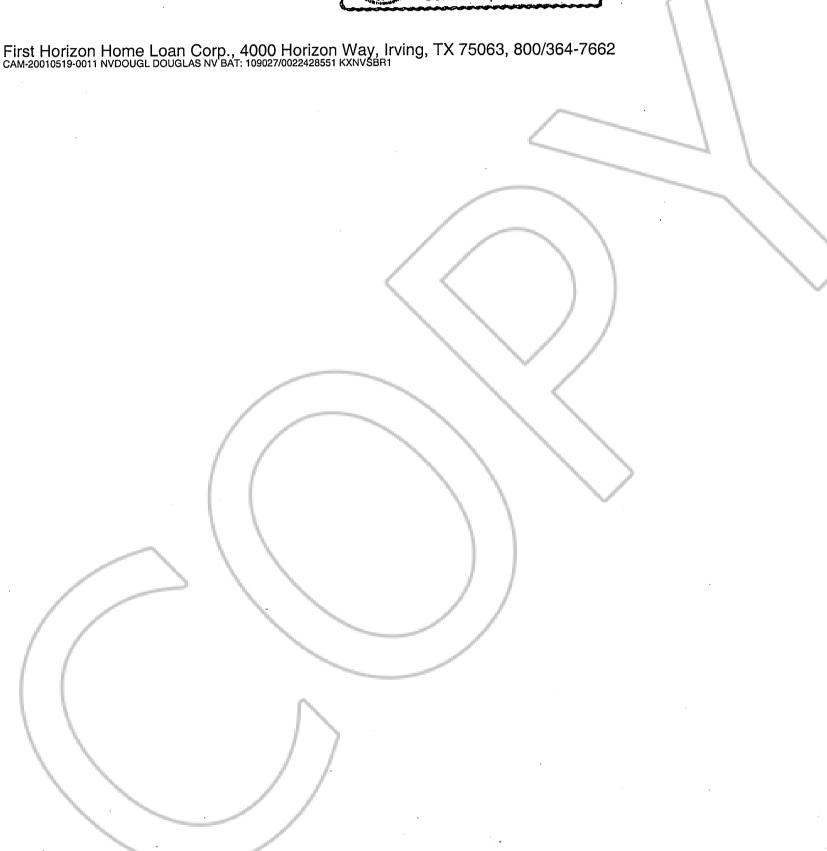
Substitution of Trustee and Full Reconveyance

STATE OF Texas COUNTY OF Dallas

ON May 19, 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 IN OFFICIAL RECORDS OF DOUGLAS CO. HEVADA

2001 JUL 23 AM 10: 24

LINDA SLATER RECORDER \$ LOPPAID BEDEPUTY

0518921 BK 0701 PG 5444