

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

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

APN 1320-30-410-006

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE



FIRST HORIZON HOME LOAN CORPORATION #:0013565536 "KETCHUM" Lender ID:828441/

FIRST HORIZON HOME LOAN CORPORATION, F/K/A FT MORTGAGE COMPANIES D/B/A SUNBELT NATIONAL MORTGAGE is the Owner and Holder of the Note secured by the Deed of Trust dated 11/18/1998, made by DARYL R. KETCHUM AND CHRISTINA A. KETCHUM HUSBAND AND WIFE AS JOINT TENANTS, as Trustor, with FT MORTGAGE COMPANIES D/B/A SUNBELT NATIONAL MORTGAGE, A KAN as Trustee, for the benefit of FT MORTGAGE COMPANIES D/B/A SUNBELT NATIONAL MORTGAGE, A KANSAS CORPORATION as Beneficiary, which said Deed of Trust was recorded on 12/02/1998 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0455448 Book 1298, Page 0533, 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.: 132030410006
Property Address: 880 Longleaf Place, Minden, NV, 89423

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

FIRST HORIZON HOME LOAN CORPORATION, F/K/A
FT MORTGAGE COMPANIES D/B/A SUNBELT
NATIONAL MORTGAGE
On May 18, 2001

By: Angelia Williams
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 May 18, 2001

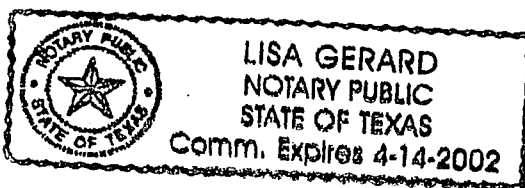
By: Mary Ann Williams
MARY ANN WILLIAMS, LIMITED VICE
PRESIDENT



STATE OF Texas
COUNTY OF Dallas

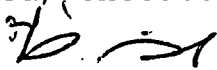
ON May 18, 2001, before me, Lisa Gerard, a Notary Public in and for the County of Dallas County, State of Texas, personally appeared ANGELIA WILLIAMS, ADMINISTRATIVE OFFICER, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed 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.

Lisa Gerard
LISA GERARD

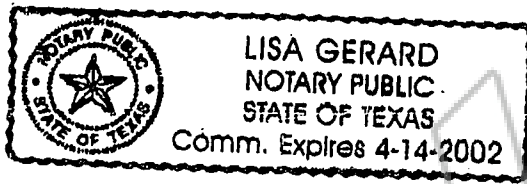


STATE OF Texas
COUNTY OF Dallas

ON May 18, 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
MXJ-20010518-0083 NVDOUGL DOUGLAS NV BAT: 109009/0013565536 KXNVSB1

COPIES

REQUESTED BY
First Horizon
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2001 JUL 23 AM 10:32

LINDA SLATER
RECORDER

\$ 10.00 PAID Be DEPUTY

0518923

BK0701PG5448