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 #:0004661054 "VIDO" Lender ID:209105/

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 12/16/1996, made by DOUGLAS G. VIDO AND SARAH S. VIDO HUSBAND AND WIFE AS JOINT TENANTS, as Trustor, with STEWART TITLE-MINDEN 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 12/23/1996 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 403494 Book 1296, Page 3871, 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.: 29-364-11 "NW APN: 1320-22-410-190 Property Address: 1415 Patricia Drive, Gardnerville, NV, 89410

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 17, 2001

By: WWW ADMINISTRATIVE

OFFICER

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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 17, 2001

By: ///Wy/MMW/ll

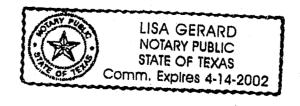
MARY ANN WILLIAMS, LIMITED VICE

PRESIDENT!

STATE OF Texas COUNTY OF Dallas

ON May 17, 2001, before me, Lisa Gerard, a Notary Public in and for the County of Dallas County, State of Texas, personally appeared MARSHA JORDAN, 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

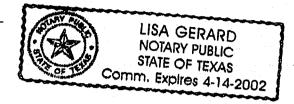


Page 2 Substitution of Trustee and Full Reconveyance

STATE OF Texas COUNTY OF Dallas

ON May 17, 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-20010517-0001 NVDOUGL DOUGLAS NV BAT: 108993/0004661054 KXNVSBR1



IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

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LINDA SLATER
RECORDER

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