

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

✓ FIRST HORIZON HOME LOAN CORP
COST CENTER 6408
4000 HORIZON WAY
IRVING, TX 75063-

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE



FIRST HORIZON HOME LOAN CORPORATION #:0022214118 "KARN" Lender ID:831298/

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 12/27/1999, made by LAURA A. KARN AN UNMARRIED WOMAN, as Trustor, with NORTHERN NEVADA TITLE CO. 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 12/30/1999 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0483645 Book N/A, Page N/A, 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.: 000021307190
Property Address: 985 Blue Ridge Drive, Carson City, NV, 89705

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 August 23, 2001

By: Angelia Williams
ANGELIA WILLIAMS, ADMINISTRATIVE
OFFICER

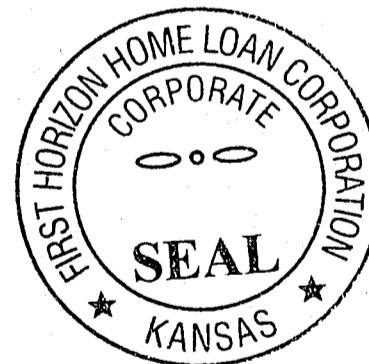


FIRST HORIZON HOME LOAN CORPORATION hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons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

By FIRST HORIZON HOME LOAN CORPORATION as
Trustee

On August 23, 2001

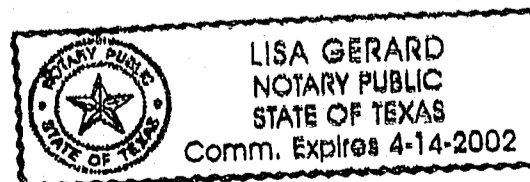
By: Mary Ann Williams
MARY ANN WILLIAMS, LIMITED VICE
PRESIDENT



STATE OF Texas
COUNTY OF Dallas

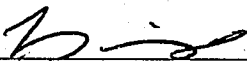
ON August 23, 2001, before me, Lisa Gerard, a Notary Public in and for the County of Dallas County, State of Texas, personally appeared ANGELIA WILLIAMS, ADMINISTRATIVE OFFICER, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed 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.

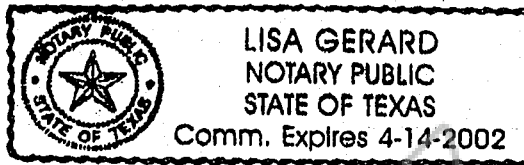
LISA GERARD



STATE OF Texas
COUNTY OF Dallas

ON August 23, 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
ALH-20010823-0085 NVDOUGL DOUGLAS NV BAT: 109381/0022214118 KXNVSB1

COPIES

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

2001 SEP -4 PM 2:11

LINDA SLATER
RECORDER

\$ 11.00 PAID *Ka* DEPUTY

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BK0901PG0244