

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 #:0022428585 "SANDBORN" 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 03/14/2000, made by BRETT SANDBORN AND TRACY SANDBORN, HUSBAND AND WIFE AS JOINT TENANTS 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 03/16/2000 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0488021 Book 0300, Page 2799, 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.: 000013312100
Property Address: 823 Amador Circle, Carson City, NV, 89705

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;

FIRST HORIZON HOME LOAN CORPORATION D/B/A
ELLIOT AMES, A KANSAS CORPORATION
On August 07, 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 07, 2001

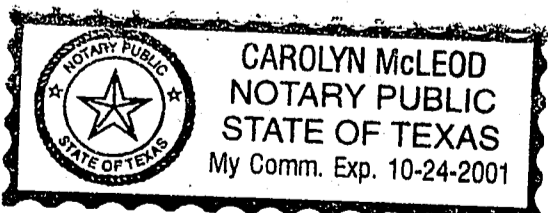
By: Mary Ann Williams
MARY ANN WILLIAMS, LIMITED VICE
PRESIDENT



STATE OF Texas
COUNTY OF Dallas


ON August 07, 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.

Carolyn McLeod

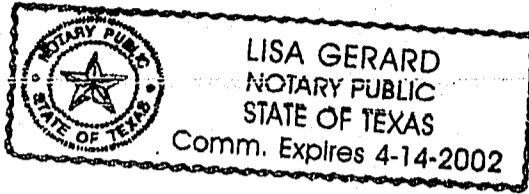


STATE OF Texas
COUNTY OF Dallas

ON August 07, 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
BMR-20010807-0069 NVDOUGL DOUGLAS NV BAT: 109309/0022428585 KXNVSB1

COPIES

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

2001 SEP 21 PM 2:20

LINDA SLATER
RECORDER

\$11.00 PAID Kj DEPUTY

0523271
BK0901PG4986