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 #:0013278809 "MERRILL" Lender ID:831161/1673735984

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 10/01/1998, made by STEVEN J. MERRILL, AND JULIE L. MERRILL 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 10/20/1998 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0452115 Book 1098, Page 3896, 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.: 000021474010 1420 - 28 - 110 - 001 NEW Property Address: 1258 N Santa Barbara Drive, 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 <u>November 21, 2001</u>

ANGELIA WILLIAMS, ADMINISTRATIVE

OFFICER

HOME LOAN CORPORATION CORPORATION KANSAS

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 November 21, 2001

THELMA CROSBY, LIMITED VICE

PRESIDENT

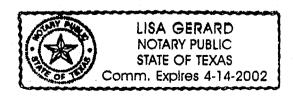
HOME LOAN CORPORATION
SEAL
KANSAS

KANSAS

STATE OF Texas COUNTY OF Dallas

ON November 21, 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



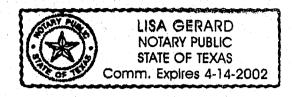
BRR-20011121-0014 NVDOUGL DOUGLAS NV BAT: 109695 KXNVSBR1

Page 2 Substitution of Trustee and Full Reconveyance

STATE OF Texas COUNTY OF Dallas

ON November 21, 2001, before me, Lisa Gerard, a Notary Public in and for the County of Dallas County, State of Texas, personally appeared THELMA CROSBY, 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. NEVADA

2001 DEC -3 AM 9: 38

LINDA SLATER
RECORDER

\$ 18 PAID K DEPUTY

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