

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 #:0012847968 "SMITH" Lender ID:828086/1668917208

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 08/21/1998, made by RICHARD A. SMITH, AND MARILIE E. SMITH HUSBAND AND WIFE as Trustor, with STEWART TITLE OF DOUGLAS COUNTY as Trustee, for the benefit of FT MORTGAGE COMPANIES D/B/A SUNBELT NATIONAL MORTGAGE as Beneficiary, which said Deed of Trust was recorded on 09/01/1998 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0448585 Book 0998, Page 0297, 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.: 21-061-11 *NEW 1420-28-710-006*
Property Address: 1352 Saratoga Street, 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 November 29, 2001

By: *Carla Murphy*
CARLA MURPHY, 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 November 29, 2001

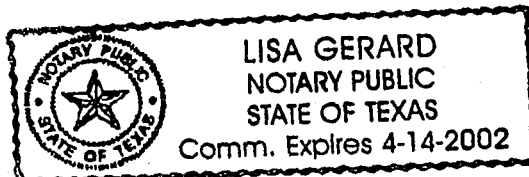
By: *Thelma Crosby*
THELMA CROSBY, LIMITED VICE
PRESIDENT



STATE OF Texas
COUNTY OF Dallas


ON November 29, 2001, before me, Lisa Gerard, a Notary Public in and for the County of Dallas County, State of Texas, personally appeared CARLA MURPHY, 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 November 29, 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



First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662
CKM-20011129-0017 NVDOUGL DOUGLAS NV/BAT: 109759/0012847968 KXNV/SBR1

COPY

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

2001 DEC 10 PM 2: 16

LINDA SLATER
RECORDER

\$18⁰⁰ PAID k2 DEPUTY

0529717
BK 1201 PG 2872