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 #:0012843165 "CULVERHOUSE" Lender ID:210266/992418860

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 08/19/1998, made by WILLIAM F. CULVERHOUSE, AND MARGARET F. CULVERHOUSE HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with WESTERN TITLE COMPANY, INC. 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 08/28/1998 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0448122 Book 0898, Page 6046, 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.: 000021472030 Property Address: 2962 Del Rio Lane, 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 Jamuary 11, 2002

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

January 11,

PRESIDENT

STATE OF Texas

ON January 11, 2002, 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.

COUNTY OF Dallas

LISA GERARD NOTARY PUBLIC STATE OF TEXAS Comm, Expiles 4-14-2002

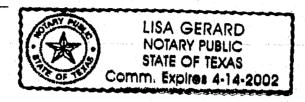
LMP-20020111-0046 NVDOUGL DOUGLAS NV BAT: 109885 KXNVSBR1

Page Substitution of Trustee and Full Reconveyance

STATE OF Texas
COUNTY OF Dallas

ON January 11, 2002, before me, Lisa Gerard, a Notary Public in and for the County of Dallas County, State of Texas, personally appeared KIMLEY GODFREY, 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 LMP-20020111-0046 NVDOUGL DOUGLAS NV BAT: 109885/0012843165 KXNVSBR1

REQUESTED BY

IN OFFICIAL RECORDS OF

DOUGLAS CO. HEVADA

2002 JAN 22 AN 10: 19

LINDA SLATER
RECORDER

SP PAIDK DEPUTY

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