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 #:0014792055 "PALMER" Lender ID:831012/1673359289

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 07/20/1999, made by ROBIN K. PALMER, A SINGLE MAN 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 07/23/1999 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0473117 Book 0799, Page 4169, 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.: 000021201040 /420-34-410-004 Property Address: 2631 Clapham 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 December 12, 2001

MARSHA JORDAN, 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 December 12, 2001

MARY ANN WILLIAMS, LIMITED VICE

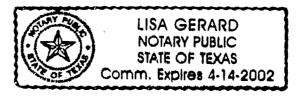
PRESIDENT

SEAL MANSAS

STATE OF Texas COUNTY OF Dallas

ON December 12, 2001, before me, Lisa Gerard, a Notary Public in and for the County of Dallas County, State of Texas, personally appeared MARSHA JORDAN, 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



LMP-20011212-0064 NVDOUGL DOUGLAS NV BAT: 109775 KXNVSBR1

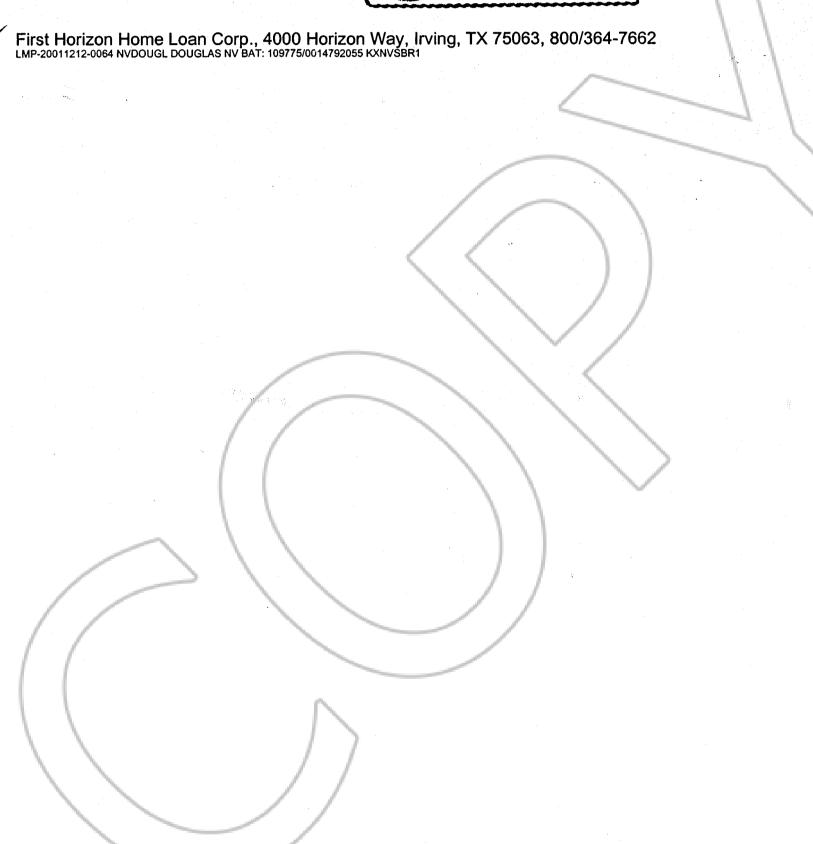
Page 2 Substitution of Trustee and Full Reconveyance

STATE OF Texas COUNTY OF Dallas

ON December 12, 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





REQUESTED BY

IN OFFICIAL RECORDS OF

DOUGLAS CO., MEVADA

2002 JAN 22 PM 2: 43

LINDA SLATER
RECORDER

S /8 PAID / DEPUTY

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