Recording Requested By: FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

Scott Smith 1315 Toiyabe Avenue Gardenerville, Nv 89410

## SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE



## FIRST HORIZON HOME LOAN CORPORATION #:0017070517 "SMITH" Lender ID:792157/0017070517

FIRST HORIZON HOME LOAN CORPORATION, F/K/A FT MORTGAGE COMPANIES D/B/A CARL I. BROWN MORTGAGE is the Owner and Holder of the Note secured by the Deed of Trust dated 09/23/1999, made by SCOTT J. SMITH, AND ANNA CHERIE SMITH HUSBAND AND WIFE as Trustor, with FIRST AMERICAN TITLE COMPANY OF NEVADA as Trustee, for the benefit of WATERMARK FINANCIAL PARTNERS, INC. as Beneficiary, which said Deed of Trust was recorded on 09/29/1999 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0477694 Book 0999, Page 5625, 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.: 1220-04-510-035 Property Address: 1315 Toiyabe Avenue, Gardenerville, NV, 89410

IN WITNESS WHEREOF, FIRST HORIZON HOME LOAN CORPORATION, F/K/A FT MORTGAGE COMPANIES D/B/A CARL I. BROWN 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 CARL I. BROWN MORTGAGE

On March 08, 2002

CARLA MURPHY, ADMINISTRATIVE

OFFICER

WOME LOAN CORPORATION
SEAL
\*\*
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 March 08, 2002

THELMA CROSBY, LIMITED VICE

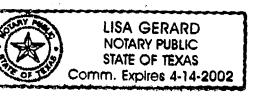
PRESIDENT

HOME LOAN CORPORATION
SEAL \*
KANSAS \*

STATE OF Texas COUNTY OF Dallas

ON March 08, 2002, before me, a Notary Public in and for the County of Dallas, 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.

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Page Substitution of Trustee and Full Reconveyance

STATE OF Texas COUNTY OF Dallas

ON March 08, 2002, 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 LMP-20020308-0055 NVDOUGL DOUGLAS NV BAT: 110119/0017070517 KXNVSBR1

REQUESTED BY

ST HON 1202 Hon The and IN OFFICIAL RECORDS OF DOUGLAS CO., HEVADA

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