

Assessor's/Tax ID No.: 29-195-05 1220-21-610-174
Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

John Tobias
1323 Cardinal Ct
Gardnerville, Nv 894108311

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE



FIRST HORIZON HOME LOAN CORPORATION #:0004663522 "TOBIAS" Lender ID:701701/4001521315

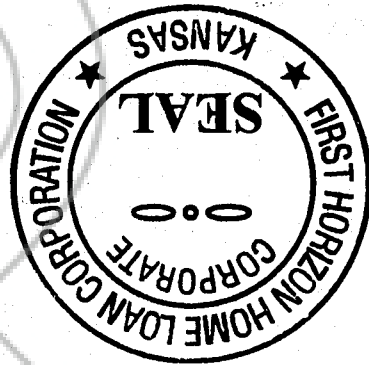
FIRST HORIZON HOME LOAN CORPORATION, F/K/A FT MORTGAGE COMPANIES D/B/A SUNBELT NATIONAL MORTGAGE is the Owner and Holder of the Note secured by the Deed of Trust dated 02/12/1997, made by JOHN STUART TOBIAS, AN UNMARRIED MAN as Trustor, with STEWART TITLE as Trustee, for the benefit of FT MORTGAGE COMPANIES D/B/A SUNBELT NATIONAL MORTGAGE, A KANSAS CORPORATION as Beneficiary, which said Deed of Trust was recorded on 02/20/1997 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0407006 Book N/A, Page N/A, 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.

Property Address: 1323 Cardinal Court, Gardnerville, NV, 89410

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 May 07, 2002

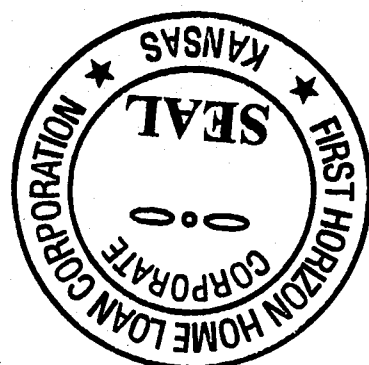
By: Carla Murphy
CARLA MURPHY, ADMINISTRATIVE
OFFICER



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 May 07, 2002

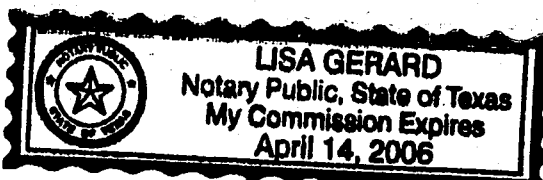
By: Kimley Godfrey
KIMLEY GODFREY, LIMITED VICE
PRESIDENT



STATE OF Texas
COUNTY OF Dallas

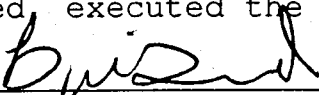
ON May 07, 2002, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared CARLA MURPHY, ADMINISTRATIVE OFFICER, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument 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.

Lisa Gerard

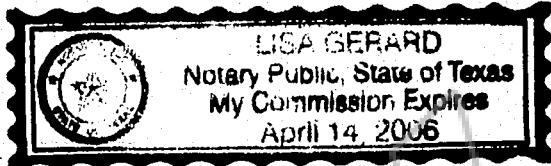


STATE OF Texas
COUNTY OF Dallas

ON May 07, 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
BRR-20020507-0107 NVDOUGL DOUGLAS NV BAT: 110409/0004663522 KXNV5BR1

COPIES

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

2002 MAY 13 AM 10:45

LINDA SLATER
RECORDER

\$ *18.00* PAID *K2* DEPUTY

0542067

BK0502PG03704