Assessor's/Tax ID No.: 1318-25-111-006 Recording Requested By: FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

Joseph Louden 7914 Taranto Drive Austin, Tx 78729

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE



FIRST HORIZON HOME LOAN CORPORATION #:0028175222 "LOUDEN" Lender ID:836583/1680315097

FIRST HORIZON HOME LOAN CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 01/23/2002, made by JOSEPH S. LOUDEN, AND LINDA S. LOUDEN HUSBAND AND WIFE as Trustor, with FIRST AMERICAN TITLE as Trustee, for the benefit of FIRST HORIZON HOME LOAN CORPORATION as Beneficiary, which said Deed of Trust was recorded on 02/07/2002 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0534255 Book 0202, Page 2422, 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: 438 Pinecone Trail, Stateline, NV, 89449

IN WITNESS WHEREOF, FIRST HORIZON HOME LOAN CORPORATION as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

FIRST HORIZON HOME LOAN CORPORATION On August 07, 2002

CINDY YEANG LIMITED VICE PRESIDENT

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

2002

Trustee August 07,

KIMLEY GODEREY

LIMITE PRESIDENT

STATE OF Texas COUNTY OF Dallas

ON August 07, 2002, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared CINDY YEANG, 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.

CAROLYN McLEOD **NOTARY PUBLIC** STATE OF TEXAS

KANSAS

BRR-20020807-0001 NVDOUGL DOUGLAS NV BAT: 110731 KXNVSBR1

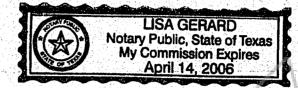
Page Substitution of Trustee and Full Reconveyance

STATE OF Texas COUNTY OF Dallas

ON August 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.

bw 2

LISA GERARD



First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662 BRR-20020807-0001 NVDOUGL DOUGLAS NV BAT: 110731/0028175222 KXNVSBR1

REQUESTED BY

ST HONIZON HOME LOANS

IN OFFICIAL RECORDS OF

DOUGLAS CO., NEVADA

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LINDA SLATER RECORDER

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