

Assessor's/Tax ID No.: 25-770-28  
Recording Requested By:  
FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

Michael Ludel  
1433 Edlesborough Cir  
Gardnerville, Nv 894105803

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE



FIRST HORIZON HOME LOAN CORPORATION #:0012847554 "LUDEL" Lender ID:790636/0012847554

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 06/17/1998, made by MICHAEL LUDEL, AND KAREN L. LUDEL AS JOINT TENANTS as Trustor, with STEWART TITLE OF DOUGLAS COUNTY 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 06/26/1998 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0442997 Book 0698, Page 6272, 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: 1433 Edlesborough Circle, 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 September 04, 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 September 04, 2002

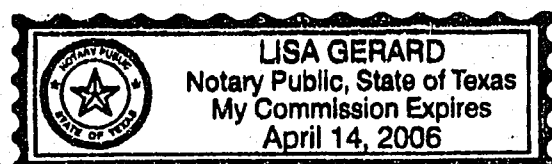
By: Kimley Godfrey  
KIMLEY GODFREY, LIMITED VICE  
PRESIDENT



STATE OF Texas  
COUNTY OF Dallas

ON September 04, 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.

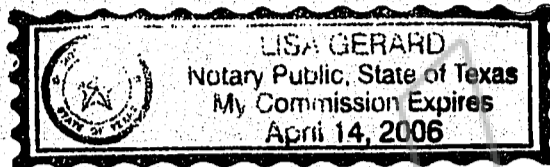
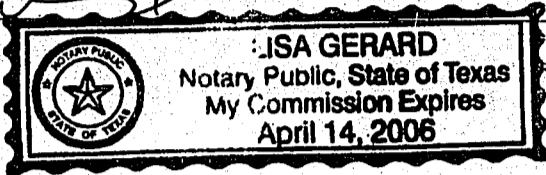
Lisa Gerard



STATE OF Texas  
COUNTY OF Dallas

ON September 04, 2002, before me, a Notary Public in and for the County of Dallas, 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  
LAD-20020904-0064 NVDOUGL DOUGLAS NV BAT: 110839/0012847554 KXNVSB1

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

2002 SEP -9 PM 2: 14

LINDA SLATER  
RECORDER

\$ *18.00* PAID *K2* DEPUTY

0551679  
BK0902PG2105