Assessor's/Tax ID No.: 21-471-18 Recording Requested By:

FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

Scott Williams 2992 Hot Springs Rd Minden, Nv 894237814

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE



SEAL

KANSAS

FIRST HORIZON HOME LOAN CORPORATION #:0022098404 "WILLIAMS" Lender ID:831219/1673889465

FT MORTGAGE COMPANIES D/B/A ELLIOT AMES is the Owner and Holder of the Note secured by the Deed of Trust dated 11/19/1999, made by SCOTT JEFFERY WILLIAMS AND LOUISE WILLIAMS HUSBAND AND WIFE, as Trustor, with STEWART TITLE OF DOUGLAS COUNTY as Trustee, for the benefit of FT MORTGAGE COMPANIES D/B/A ELLIOT AMES as Beneficiary, which said Deed of Trust was recorded on 11/30/1999 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0481727 Book 1199, Page 5314, 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: 2992 Hot Springs Road, Minden, NV, 89423

IN WITNESS WHEREOF, FT MORTGAGE COMPANIES D/B/A ELLIOT AMES as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest; HOME LOAN CO

FT MORTGAGE COMPANIES D/B/A ELLIOT AMES

THELMA CROSBY, LIMITED

On October 18, 2002

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

Trustee

October 18, 2002

MARY ANN WIZI IAMS, LIMITED VICE

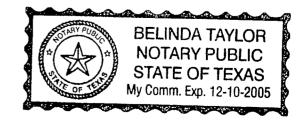
PRESIDENT

STATE OF Texas COUNTY OF Dallas

ON October 18, 2002, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared THELMA CROSBY, LIMITED VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) whose name(s) is/are subscribed to the within instrument and to be the person(s) 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

And the best of the contractions

LAD-20021018-0051 NVDOUGL DOUGLAS NV BAT: 111045 KXNVSBR1

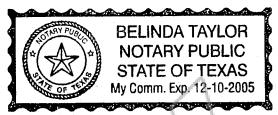


Page Substitution of Trustee and Full Reconveyance

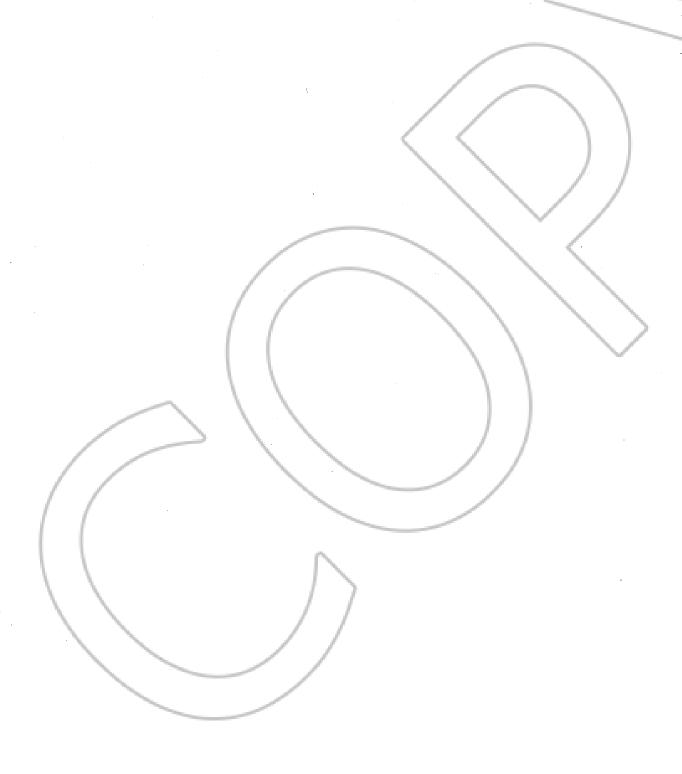
STATE OF Texas
COUNTY OF Dallas

ON October 18, 2002, before me, a Notary Public in and for the County of Dallas, 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

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REQUESTED BY

IN OFFICIAL RECORDS OF

DOUGLAS CO. HEVADA

2002 OCT 28 PM 2: 35

LINDA SLATER
RECORDER

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