

Assessor's/Tax ID No.: 132033810050 10/02/02  
Recording Requested By:  
FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

✓ Terry Smith  
1423 S Marion Russell Dri  
Gardnerville, Nv 89410

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**



FIRST HORIZON HOME LOAN CORPORATION #:0012849188 "SMITH" Lender ID:791426/0012849188

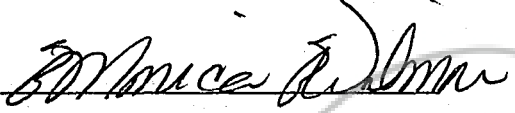
FIRST HORIZON HOME LOAN CORPORATION, F/K/A FT MORTGAGE COMPANIES D/B/A SUNBELT NATIONAL MORTGAGE is the Owner and Holder of the Note secured by the Deed of Trust dated 03/23/1999, made by TERRY C. SMITH AND MARY E. SMITH HUSBAND AND WIFE, as Trustor, with STEWART TITLE OF DOUGLAS COUNTY as Trustee, for 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 03/31/1999 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0464582 Book 0399, Page 7181, 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.

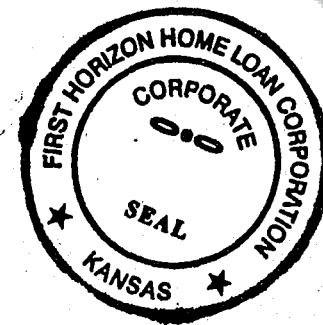
Property Address: 1423 S Marion Russell Drive, Gardnerville, NV, 89410

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 October 17, 2002

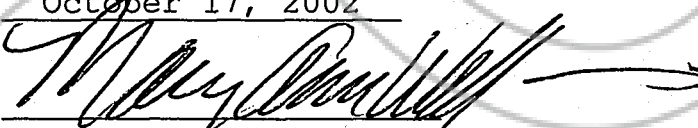
By:   
MONICA WILMORE, ADMINISTRATIVE  
OFFICER

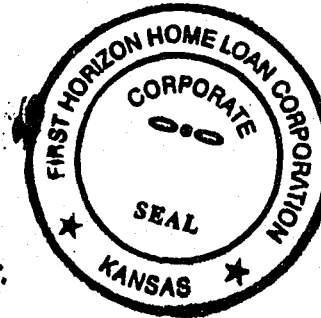


FIRST HORIZON HOME LOAN CORPORATION hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

By FIRST HORIZON HOME LOAN CORPORATION as  
Trustee

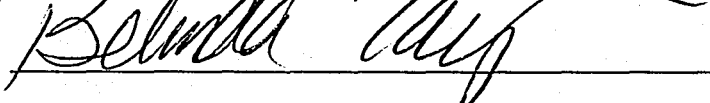
On October 17, 2002

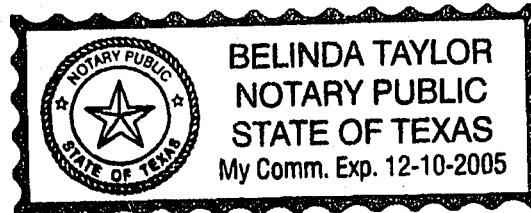
By:   
MARY ANN WILLIAMS, LIMITED VICE  
PRESIDENT



STATE OF Texas  
COUNTY OF Dallas

ON October 17, 2002, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared MONICA WILMORE, 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.

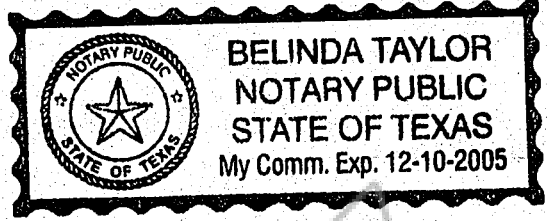
  
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STATE OF Texas  
COUNTY OF Dallas

ON October 17, 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 instrument.

*Belinda Taylor*



First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662  
RSC-20021017-0069 NVDOUGL DOUGLAS NV BAT: 111007/0012849188 KXNV5BR1

COPY

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

2002 OCT 28 PM 2: 38

LINDA SLATER  
RECORDER

\$18<sup>50</sup> PAID *KJ* DEPUTY

0556037

BK 1002 PG 12115