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Assessor's/Tax ID No.: 1320-33-712-020  
Recording Requested By:  
FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

FIRST HORIZON HOME LOAN CORP  
COST CENTER 6408  
4000 HORIZON WAY  
IRVING, TX 75063-

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE



FIRST HORIZON HOME LOAN CORPORATION #:0004972600 "HEERS" Lender ID:842851/1666531659

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 10/27/1997, made by SANDRA L. HEERS AN UNMARRIED WOMAN AND VIRGINIA RAE KELLY AN UNMARRIED WOMAN AS JOINT TENANTS, as Trustor, with STEWART TITLE-MINDEN 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 10/27/1997 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0424882 Book 1097, Page 5143, 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: 1307 Windsor 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 December 10, 2002

By: *Lashundra Payne*  
LASHUNDRA PAYNE, 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.

FIRST HORIZON HOME LOAN CORPORATION as

On December 10, 2002

By: *Mary Ann Williams*  
MARY ANN WILLIAMS, LIMITED VICE  
PRESIDENT



STATE OF Texas  
COUNTY OF Dallas

ON December 10, 2002, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared LASHUNDRA PAYNE, 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, he/she/they, or the entity upon behalf of which the person(s) acted, executed the instrument.

*Belinda Taylor*



0562795

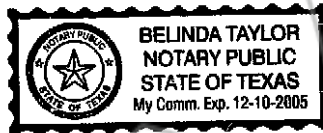
BK0103PG00988

Page Substitution of Trustee and Full Reconveyance

STATE OF Texas  
COUNTY OF Dallas

ON December 10, 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  
LNL-20021210-0021 NVDOUGL DOUGLAS NV BAT: 111167/0004972600 KXNVSB01

COPY

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

2003 JAN -6 AM 9: 52

WERNER CHRISTEN  
RECORDER

\$18.<sup>00</sup> PAID *kd* DEPUTY

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