

Assessor's/Tax ID No.: 23-441-06  
Recording Requested By:  
FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

✓ Gilbert Walrath  
3755 Ackley Rd  
Lakeport, Ca 954539774

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**



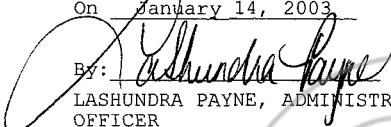
FIRST HORIZON HOME LOAN CORPORATION #0012848586 "WALRATH" Lender ID:210559/104016191

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 11/30/1998, made by GILBERT A. WALRATH, JO ANN WALRATH 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 11/30/1998 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0455244 Book 1198, Page 6829, 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: 1580 Toler Lane, 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;

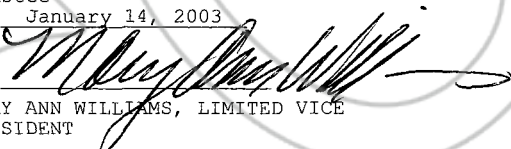
FIRST HORIZON HOME LOAN CORPORATION, F/K/A  
FT MORTGAGE COMPANIES D/B/A SUNBELT  
NATIONAL MORTGAGE  
On January 14, 2003

By:   
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.

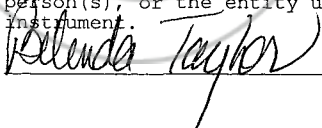
By FIRST HORIZON HOME LOAN CORPORATION as  
Trustee  
On January 14, 2003

By:   
MARY ANN WILLIAMS, LIMITED VICE  
PRESIDENT

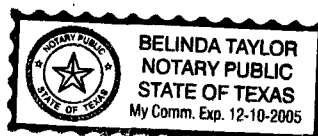


STATE OF Texas  
COUNTY OF Dallas

ON January 14, 2003, 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 the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

  
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RHE-20030114-0005 NVDUGL DOUGLAS NV BAT: 111275 KXNVSBR1



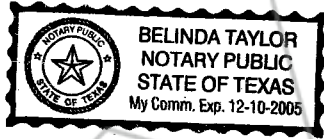
0565270

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STATE OF Texas  
COUNTY OF Dallas

ON January 14, 2003, 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  
RHE-20030114-0005 NVDOUGL DOUGLAS NV BAT: 111275/0012849586 KXNVSB1

COPY

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

2003 JAN 28 AM 9: 33

WERNER CHRISTEN  
RECORDER

\$ *18.00* PAID *KJ* DEPUTY

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