

18- Assessor's/Tax ID No.: 3132033811006  
Recording Requested By:  
FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

Phil Brown  
635 John Roos Avenue  
Ripon, Ca 953662089

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

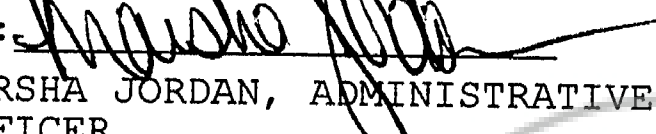


FIRST HORIZON HOME LOAN CORPORATION #0012718771 "BROWN" Lender ID:827720/1668209071  
FIRST HORIZON HOME LOAN CORPORATION, F/K/A FT MORTGAGE COMPANIES D/B/A SUNBELT NATIONAL MORTGAGE is the Owner and Holder of the Note secured by the Deed of Trust dated 06/12/1998, made by PHIL W. BROWN, AND SUZANNE L. BROWN 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 06/19/1998 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0442394 Book 0698, Page 4462, 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: 1432 Wendover 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;

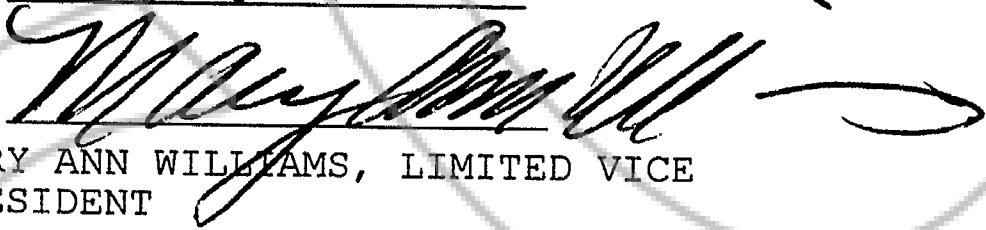
FIRST HORIZON HOME LOAN CORPORATION, F/K/A  
FT MORTGAGE COMPANIES D/B/A SUNBELT  
NATIONAL MORTGAGE  
On February 19, 2003

By:   
MARSHA JORDAN, 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.

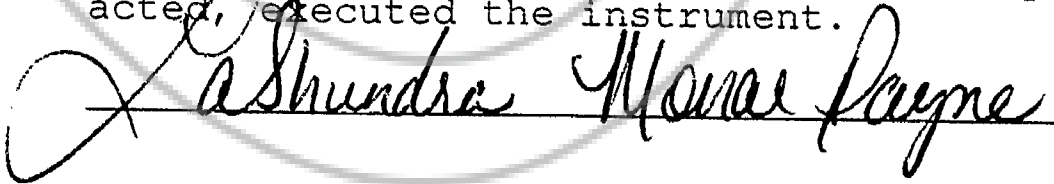
By FIRST HORIZON HOME LOAN CORPORATION as  
Trustee  
On February 19, 2003

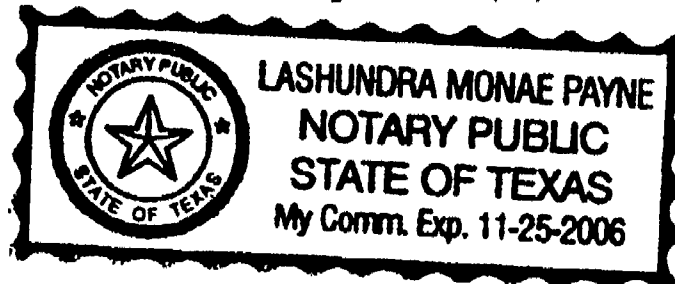
By:   
MARY ANN WILLIAMS, LIMITED VICE  
PRESIDENT



STATE OF Texas  
COUNTY OF Dallas

ON February 19, 2003, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared MARSHA JORDAN, 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.



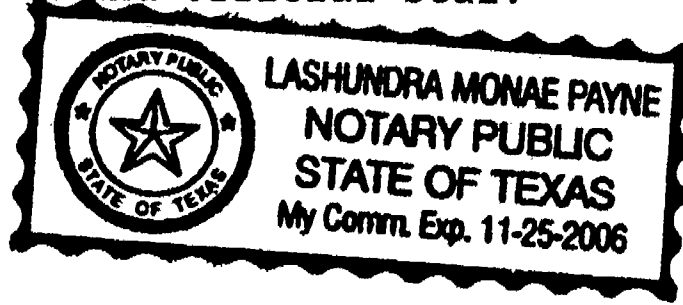


STATE OF Texas  
COUNTY OF Dallas

ON 2-21-03 before me, LASHUNDRA MONAE PAYNE, a Notary Public in and for the County of Dallas, in the State of Texas the foregoing instrument was acknowledged before me by MARY ANN WILLIAMS, LIMITED VICE PRESIDENT who is personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

*Lashundra Monae Payne*  
LASHUNDRA MONAE PAYNE



First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662  
CJY-20030219-0015 NVDOUGL DOUGLAS NV BAT: 111373/0012718771 KXNV5BR1

**COPIES**

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

2003 MAR 10 AM 11:44

WERNER CHRISTEN  
RECORDER

\$18.00 PAID *to* DEPUTY

0569412

BK0303PG03354