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Assessor's/Tax ID No.: 1220-24-201-031  
Recording Requested By:  
FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

✓ Pamela Beekhof  
Po Box 1538  
Gardnerville, Nv 894101538

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE



FIRST HORIZON HOME LOAN CORPORATION #:0028146306 "BEEKHOF" Lender ID:836663/1680729959

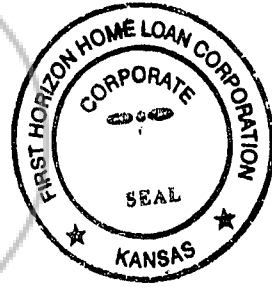
FIRST HORIZON HOME LOAN CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 03/12/2002, made by PAMELA A. BEEKHOF A SINGLE WOMAN, as Trustor, with STEWART TITLE OF DOUGLAS COUNTY as Trustee, for the benefit of FIRST HORIZON HOME LOAN CORPORATION as Beneficiary, which said Deed of Trust was recorded on 03/19/2002 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0537340 Book 0302, Page 06640, 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: 1874 Colt Lane, Gardnerville, NV, 89410

IN WITNESS WHEREOF, FIRST HORIZON HOME LOAN CORPORATION as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

FIRST HORIZON HOME LOAN CORPORATION  
On May 15, 2003

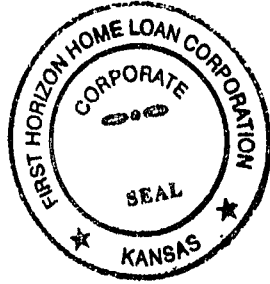
By: [Signature]  
CINDY YEANG, LIMITED VICE PRESIDENT



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  
On May 15, 2003

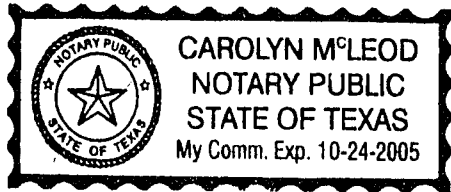
By: [Signature]  
MARY ANN WILLIAMS, LIMITED VICE  
PRESIDENT



STATE OF Texas  
COUNTY OF Dallas

ON May 15, 2003, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared CINDY YEANG, 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.

[Signature]



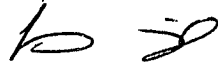
RHE-20030515-0067 NVDOUGL DOUGLAS NV BAT: 111589 KXNVSBR1

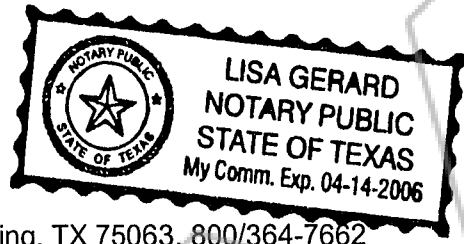
0578012

BK0503PG13291

STATE OF Texas  
COUNTY OF Dallas

ON May 15, 2003, before me, Lisa Gerard, a Notary Public in and for the County of Dallas County, 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.

  
LISA GERARD



First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662  
RHE-20030515-0067 NVDOUGL DOUGLAS NV BAT: 111589/0028146306 KXNVSB1

**COOPER**

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

2003 MAY 27 PM 12: 10

WERNER CHRISTIAN  
RECORDER

\$ 18 PAID *Kg* DEPUTY

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BK 0503 PG 13292