18.

Assessor's/Tax ID No.: 000021063030 Recording Requested Bv: FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

Stephen Dotter1329 Kim StMinden, Nv 894239005

REQUESTED BY

FIRST HORIZON HOME

IN OFFICIAL RECORDS OF LONN

DOUGLAS CO.. NEVADA

2003 AUG -8 AM 9: 52

WERNER CHRISTEN RECORDER

18 PAID 45 DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0012848768 "DOTTER" Lender ID:828841/1673110415
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 02/19/1999, made by Stephen J. Dotter And Wendy E. Dotter Husband & Wife As Joint Tenants With Right Of Survivorship, as Trustor, with STEWART TITLE as Trustee, for the benefit of FT MORTGAGE COMPANIES D/B/A SUNBELT NATIONAL MORTGAGE as Beneficiary, which said Deed of Trust was recorded on 02/26/1999 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0462113
Book 0299, Page 5915, 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: 1329 Kim Place, Minden, NV, 89423

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 July 21, 2003

CARLA MURPHY, 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.

USM-20030721-0008 NVDOUGL DOUGLAS NV BAT: 111803 KXNVSBR1

KANSAS

Page 2 Substitution of Trustee and Full Reconveyance

By FIRST HORIZON HOME LOAN CORPORATION as

Trustee

On July 21, 2003

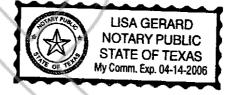
MARY AND WILLIAMS, LIMITED VICE

PRESIDENT

STATE OF Texas COUNTY OF Dallas

ON July 21, 2003, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared Carla Murphy, 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.

b-1



KANSAS

STATE OF Texas COUNTY OF Dallas

ON July 21, 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

LISA GERARD NOTARY PUBLIC STATE OF TEXAS My Comir. Exp. 04-14-2006

First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662 USM-20030721-0008 NVDOUGL DOUGLAS NV BAT: 111803/0012848768 KXNVSBR1