Assessor's/Tax ID No.: 1420-34-501-003 Recording Requested By: FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

Carol Jarland
1531 Stephanie Way
Minden, Nv 894239279

REQUESTED BY

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2003 AUG -8 AM 9: 55

WERNER CHRISTEN
RECORDER

S 18 PAID BC DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0023473432 "JARLAND" Lender ID:835514/1676863921

FIRST HORIZON HOME LOAN CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 04/07/2001, made by CAROL M. JARLAND AND DAVID B. JARLAND WIFE AND HUSBAND, 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 04/13/2001 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0512307 Book 0401, Page 3534, 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: 1531 Stephanie Way, Minden, NV, 89423

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 July 15, 2003

THELMA CROSBY, 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.

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Page 2 Substitution of Trustee and Full Reconveyance

LIMPTED VICE

By FIRST HORIZON HOME LOAN CORPORATION as

Trustee

On July 15, 2003

By: MARY ANN WILLIAMS,

PRESIDENT

SEAL *

STATE OF Texas COUNTY OF Dallas

ON July 15, 2003, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared THELMA CROSBY, 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.



STATE OF Texas COUNTY OF Dallas

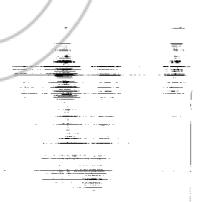


ON July 15, 2003, before me, Lisa Gerard, a Notary Public in and for the County of Dallas County, State of Texas, personally appeared MARY ANN WILLIAMS, LIMITED VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed 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 USM-20030715-0042 NVDOUGL DOUGLAS NV BAT: 111765/0023473432 KXNVSBR1





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