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Assessor's/Tax ID No.: 1318-03-111-052
Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

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

When Recorded Return To:

2003 OCT 27 AM 9:45

Robert Kroll
Po Box 11096
Zephyr Cove, Nv 894483096

WERNER CHRISTEN
RECORDER

s.18 PAID *KZ* DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0003404779 "KROLL" Lender ID:841103/1663147897

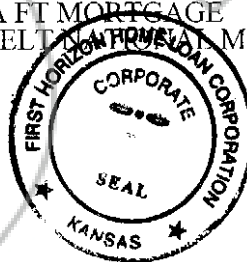
FIRST HORIZON HOME LOAN CORPORATION F/K/A FT MORTGAGE COMPANIES SUCCESSOR BY MERGER WITH SUNBELT NATIONAL MORTGAGE CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 06/22/1995, made by Robert W. Kroll And Caroline B. Kroll Husband And Wife As Joint Tenants, as Trustor, with STEWART TITLE as Trustee, for the benefit of SUNBELT NATIONAL MORTGAGE CORPORATION as Beneficiary, which said Deed of Trust was recorded on 07/05/1995 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 365581 Book 0795, Page 0417, wherein said Owner and Holder hereby substitutes FIRST HORIZON

Property Address: 1055 Deercliff Drive, Zephyr Cove, NV, 89448

IN WITNESS WHEREOF, FIRST HORIZON HOME LOAN CORPORATION F/K/A FT MORTGAGE COMPANIES SUCCESSOR BY MERGER WITH SUNBELT NATIONAL MORTGAGE CORPORATION 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 SUCCESSOR BY MERGER WITH SUNBELT NATIONAL MORTGAGE CORPORATION
On October 16, 2003

By: *Marsha Jordan*
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.

RSC-20031016-0059 NVDOUGL DOUGLAS NV BAT: 112013 KXNVSBR1

0594812
BK 1003PG13269

Page 2 Substitution of Trustee and Full Reconveyance

By FIRST HORIZON HOME LOAN CORPORATION as Trustee
On October 16, 2003

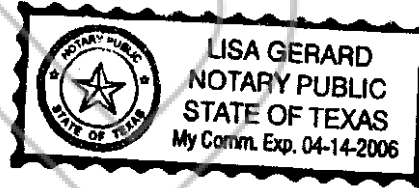


By: [Signature]
CINDY YEANG, LIMITED VICE PRESIDENT

STATE OF Texas
COUNTY OF Dallas

ON October 16, 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.

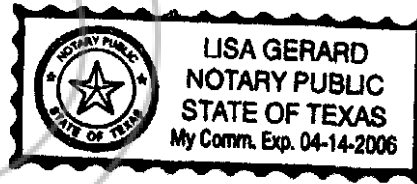
[Signature]



STATE OF Texas
COUNTY OF Dallas

ON October 16, 2003, before me, Lisa Gerard, a Notary Public in and for the County of Dallas County, 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]
LISA GERARD



First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662
RSC-20031016-0059 NVDOUGL DOUGLAS NV BAT: 112013/0003404779 KXNVSBRI

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