

18-

Parcel Number: 1330-36-001-009  
✓ LOAN NO.: 0006187363  
Return to: Household Mortgage Services  
577 Lamont Road, Elmhurst, IL 60126  
Prepared by: Lisa Fletcher

REQUESTED BY  
*Household Bank*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2003 OCT 27 PM 2:43

WERNER CHRISTEN  
RECORDER

\$18<sup>00</sup> PAID *Ka* DEPUTY

STATE OF NEVADA  
SUBSTITUTION OF TRUSTEE  
AND FULL RECONVEYANCE

WHEREAS,  
Original Trustor is:  
TIMOTHY S GHAN AND BEVERLEY S GHAN  
Original Trustee is:  
FIRST HORIZON HOME LOAN CORPORATION  
Recorded in DOUGLAS County, Nevada as  
Document No. 0530278, in Volume 1201, Page 5397, Deed of Trust Date 12/10/2001

LEGAL DESCRIPTION - SEE ATTACHED

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of FIRST HORIZON HOME LOAN CORPORATION.

Now, therefore, the undersigned hereby substitutes itself as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held by it thereunder.

Dated: October 7, 2003  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

*Lisa Fletcher*  
\_\_\_\_\_  
Lisa Fletcher, Vice President

MERS#: 100046000061873638  
PH#: 1-888-679-6377

State of Illinois  
County of Dupage

SEAL

On October 7, 2003 before me, the undersigned, a Notary Public in and for said State, personally appeared Lisa Fletcher, personally known to me or proven to me on the basis of satisfactory evidence to be the Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., a United States Corporation, executed the within instrument pursuant to its bylaws or a resolution of its Board of Directors.

In witness whereof, I have hereunto set my hand and affixed my notarial seal this

*Jill C Hendricksen*  
\_\_\_\_\_  
Notary Public/Commission Expires:

Please mail tax statement to: TIMOTHY S GHAN BEVERLEY S GHAN  
1510 SALTBUSH CT  
GARDNERVILLE, NV 89410-0000

OFFICIAL SEAL  
JILL C HENDRICKSEN  
NOTARY PUBLIC - STATE OF ILLINOIS  
MY COMMISSION EXPIRES: 04-09-07

0594927  
BK 1003PG13628

LOAN NO: 6187363 LF

EXHIBIT "A"

LOT 8, IN BLOCK K, OF WILDFLOWER RIDGE UNIT 3A, ACCORDING TO THE MAP THEREOF,  
FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF  
NEVADA, ON FEBRUARY 5, 1991, IN BOOK 291, PAGE 312, AS DOCUMENT NO. 244240.

COPY

0594927  
BK 1003PG3629