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APN # 1420-33-701-050

FTB Account # 4458370394650119

Recording Requested by:

Name First Tennessee Bank NA

Address 300 Court St, 7th Floor

City/State/Zip Memphis, TN 38103

ATTN: Loan Operations

IN DEFICIAL RECORDS OF DOUGLAS CO. HEVADA

2003 NOV 26 AM 9: 46

WERNER CHRISTEN
RECORDER

\$ 15 PAID K Q DEPUTY

(for Recorder's use only)

SUBSTITUTION OF TRUSTEE

(Title of Document)

This page added to provide additional information required by NRS 111.312 Sections 1-2. (Additional recording fee applies)

This cover page must be typed or printed.

0597980 BK1103PG11894 RETURN TO:

First Tennessee Bank National Association PO Box 132

Memphis TN 38101

Account number: 4458370394650119 Parcel Number: 1420-33-701-050

SUBSTITUTION OF TRUSTEE

THE UNDERSIGNED is the owner and holder of the deed of trust described below and the promissory note/notes secured thereby. The undersigned hereby substitute FIRST TENNESSEE BANK NATIONAL ASSOCIATION as successor trustee of said deed of trust, to have all the powers of said original trustee, effective immediately.

GRANTOR: ROBERT G. GRAY & REBECCA L. GRAY
ORIGINAL TRUSTEE: FIRST HORIZON HOME LOAN CORP

BENEFICIARY: FIRST HORIZON HOME LOAN CORP

DEED OF TRUST DATED: 5/16/03

RECORDING DATE: 5/29/03

RECORDING REFERENCE: BK 503 PG 15216

COUNTY OF RECORDING: DOUGLAS

STATE OF RECORDING: NEVADA

PARCEL 4 AS SET FORTH ON PARCEL MAP FOR SIERRA VIEW FILED FOR REC ON 9/26/01, BK 901, PG 6252, DOC 523546

YOU ARE HEREBY DIRECTED, on payment to you of any sums owing to you under the terms of said trust deed or pursuant to statute, to reconvey, without warranty, to the party or parties entitled thereto by the terms of said trust deed, the estate now held by you under the same.

DATE: 11/7/03

BY: FIRST TENNESSEE BANK NATIONAL ASSOCIATION

NAME!

DEBBIE WERE

TITLE: LOAN OPERATIONS OFFICER

STATE OF TENNESSEE

County of Shelby

Before me, a Notary Public in and for said State and County duly commissioned and qualified, personally appeared **DEBBIE WEBB** with whom I am personally acquainted, and who, upon oath, acknowledged herself to be the Loan Operations Officer of the First Tennessee Bank National Association, the within named bargainer, a bank, and that he as such Loan Operations Officer being authorized so to do, executed the foregoing instrument for the purpose therein contained by signing the name of the corporation by herself as officer.

WITNESS my hand and official seal at the office in MEMPHIS, TENNESSEE, this 7 day of NOVEMBER, 2003.

Signature

Name SHELIA R. JAMISON

(typed or printed)

(This area for official a

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