Assessor's/Tax ID No.: 122021510242

Recording Requested By:

FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

Wendell Cazier
779 Wheeler Way
Gardnerville, Nv 894608004

REQUESTED BY
FIRST HORIZON
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2003 DEC 22 PM_1: 21

WERNER CHRISTEN
RECORDER

180
PAID PL DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0041096868 "CAZIER" Lender ID:849415/1685545914

FIRST HORIZON HOME LOAN CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 01/25/2003, made by Wendell D. Cazier An Unmarried Man, 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 01/31/2003 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0565830 Book 0103, Page 13740, 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: 779 Wheeler Way & 785 WagoN DRIVE, Gardnerville, NV,

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 December 15, 2003

CINDY YEANG, 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.

By FIRST HORIZON HOME LOAN CORPORATION as Trustee On December 15, 2003

By: CINDA XEANG, LIMITED VICE PRESIDENT SEAL

JLM-20031118-0006 NVDOUGL DOUGLAS NV BAT: 112133 KXNVSBR1

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Page 2 Substitution of Trustee and Full Reconveyance

STATE OF Texas COUNTY OF Dallas

ON December 15, 2003, before me, a Notary Public in and for the County of Dallas, 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.

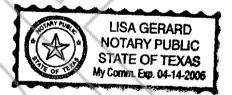
M. Avaisha Dillo



STATE OF Texas COUNTY OF Dallas

ON December 15, 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.

LISA GERARD



First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662 JLM-20031118-0006 NVDOUGL DOUGLAS NV BAT: 112133/0041096868 KXNVSBR1