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Assessor's/Tax ID No.: 1220-04-510-003  
Recording Requested By:  
FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

Karen Edwards  
1311 Toler Ave  
Gardnerville, Nv 894105313

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

2003 DEC 29 AM 8:57

WERNER CHRISTEN  
RECORDER

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

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**



FIRST HORIZON HOME LOAN CORPORATION #:0045561230 "EDWARDS" Lender ID:160001/0045561230

FIRST HORIZON HOME LOAN CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 10/15/2003, made by Karen S. Edwards, 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 10/22/2003 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0594414 Book 1003, Page 11140, 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: 1311 Toler Lane, Gardnerville, NV, 89410

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

By: *[Signature]*

CINDY YEANG, LIMITED VICE  
PRESIDENT

FIRST HORIZON HOME LOAN CORPORATION hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustec 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: *[Signature]*  
CINDY YEANG, LIMITED VICE PRESIDENT

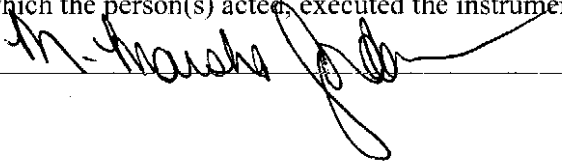
RHE-20031215-0056 NVDOUGL DOUGLAS NV BAT: 112197 KXNVSBR1

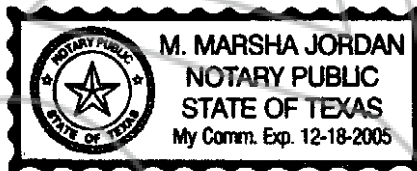
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STATE OF Texas  
COUNTY OF Dallas

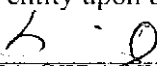
ON December 15, 2003, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared Cindy Yeang, Limited Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument 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.

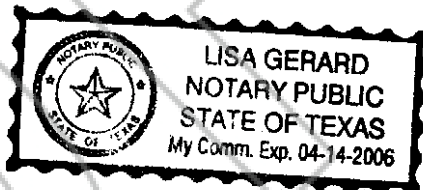
  
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STATE OF Texas  
COUNTY OF Dallas

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  
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First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662  
RHE-20031215-0056 NVDOUGL DOUGLAS NV BAT: I12197/0045561230 KXNVSBRI

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