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APN # 1220-04-510-003

FTB Account # 4458370394427559

Recording Requested by:

Name First Tennessee Bank NA

Address 300 Court St, 7th Floor

City/State/Zip Memphis, TN 38103

ATTN: Loan Operations

REQUESTED BY

IN OFFICIAL RECORDS OF

DOUGLAS CO., HEVADA

2004 FEB -3 AM 9: 16

WERNER CHRISTEN
RECORDER

S 16 PAID K & 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.

0603615 BK0204PG00567 RETURN TO: First Tennessee Bank National Association PO Box 132 Memphis TN 38101

Account number: 4458370394427559 Parcel Number: 1220-04-510-003

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: KAREN S EDWARDS

ORIGINAL TRUSTEE: STEWART TITLE COMPANY

BENEFICIARY: FIRST HORIZON HOME LOAN CORPORATION

DEED OF TRUST DATED: 2/12/03

RECORDING DATE: 2/20/03

RECORDING REFERENCE: BK 0203 PG 07739 INST# 0567581

COUNTY OF

RECORDING: **DOUGLAS**

STATE OF RECORDING: NEVADA

LOT 3, AS SHOWN ON THE OFFICIAL MAP OF CARSON VALLEY ESTATES SUBDIVISION, UNIT

1.

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: 1/21/04

BY: EIRST TENNESSEE BANK NATIONAL ASSOCIATION

NAME:

JENNIFER MORGAN

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 JENNIFER MORGAN 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 me hand and official seal at the office in MEMPHIS, TENNESSEE, this 21 day of JANUARY, 2004.

Signature SHENEKA NUTAI

(typed or printed)

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