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Assessor's/Tax ID No.: 102216001076

Recording Requested By:

FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

Donald Chambers— 1430 Walker View Rd Wellington, Nv 894449326 IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

2004 FEB 20 PM 2: 19

WERNER CHRISTEN RECORDER

DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0027658277 "CHAMBERS" Lender ID:793412/0027658277

FIRST HORIZON HOME LOAN CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 10/17/2001, made by Donald L. Chambers & Mary F. Chambers Husband & Wife, as Trustor, with MARQUIS TITLE & ESCROW, INC. as Trustee, for the benefit of FIRST HORIZON HOME LOAN CORPORATION as Beneficiary, which said Deed of Trust was recorded on 10/24/2001 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0526194 Book 1001, Page 8335, 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: 1430 Walker View Road, Wellington, NV, 89444

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 February 12, 2004

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 February 12, 2004

YEANG, LIMITED VICE PRESIDENT

DAT-20040212-0068 NVDOUGL DOUGLAS NV BAT: 112347 KXNVSBR1

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Page 2 Substitution of Trustee and Full Reconveyance

STATE OF Texas COUNTY OF Dallas

ON February 12, 2004, 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.





STATE OF Texas COUNTY OF Dallas

ON February 12, 2004, 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 DAT-20040212-0068 NVDOUGL DOUGLAS NV BAT: 112347/0027658277 KXNVSBR1