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Assessor's/Tax ID No. 1420-28-710-006

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:
RICHARD SMITH
1352 SARATOGA ST
MINDEN, NV 89423-9013

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

2004 MAY 10 AM 11:59

WERNER CHRISTEN
RECORDER

\$19⁰⁰ PAID KJ DEPUTY



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0027777440 "SMITH" Lender
ID:836/1679086939 Douglas, Nevada

FIRST HORIZON HOME LOAN CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust Dated: 11/12/2001 , made by RICHARD A. SMITH & MARILIE E. SMITH, HUSBAND AND WIFE AS JOINT TENANTS 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 11/19/2001 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1101 Page/Folio: 6005 as Instrument No.: 0528133 ReRecorded 01/07/2002 in Book/Reel/Liber: 0102 Page/Folio: 1075 as Instrument No.: 0531629 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 : 1352 SARATOGA STREET, MINDEN, NV 89423

IN WITNESS WHEREOF, FIRST HORIZON HOME LOAN CORPORATION 4000 HORIZON WAY, IRVING, TX 75063 as owner and FIRST HORIZON HOME LOAN CORPORATION 1555 W. WALNUT HILL LANE, , IRVING, TX 75038 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

FIRST HORIZON HOME LOAN CORPORATION

On April 9th, 2004

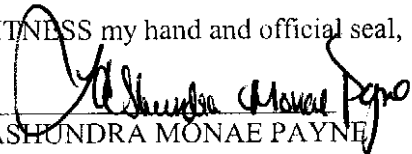
By: Doris Henderson
Doris Henderson, Administrative Officer

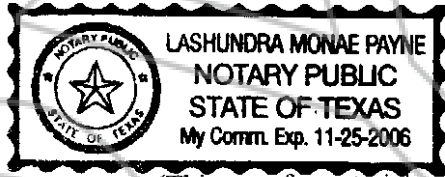
0612656

BK0504 PG03504

STATE OF Texas
COUNTY OF Dallas

On April 9th, 2004, before me, LASHUNDRA MONAE PAYNE, a Notary Public in and for Dallas in the State of Texas the foregoing instrument was acknowledged before me by Doris Henderson, Administrative Officer who is personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the corporation.

WITNESS my hand and official seal,

LASHUNDRA MONAE PAYNE
Notary Expires: 11/25/2006



(This area for notarial seal)

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 April 9th, 2004



CINDY YEUNG, LIMITED VICE PRESIDENT

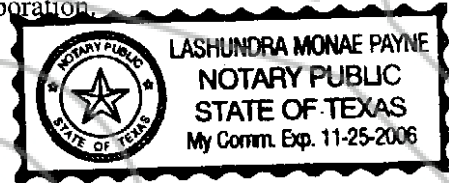
0612656
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STATE OF Texas
COUNTY OF Dallas

On April 9th, 2004, before me, LASHUNDRA MONAE PAYNE, a Notary Public in and for Dallas in the State of Texas the foregoing instrument was acknowledged before me by CINDY YEANG, LIMITED VICE PRESIDENT who is personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the corporation.

WITNESS my hand and official seal,


LASHUNDRA MONAE PAYNE
Notary Expires: 11/25/2006



(This area for notarial seal)

0612656

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