Assessor's/Tax ID No. 1220-22-410-175

Recording Requested By: FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:
RAYMOND CURTIS
1410 SALLY LN
GARDNERVILLE, NV 89460-8237

IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVANA

2004 MAY 11 AM 8: 16

WERNER CHRISTEN
RECORDER

5 19 PAID K 2 DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0029915584 "CURTIS" Lender ID:849/1682841566 Douglas, Nevada

FIRST HORIZON HOME LOAN CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust Dated: 09/12/2002, made by RAYMOND J. CURTIS, A MARRIED MAN as Trustor, with STEWART TITLE OF NORTHERN NEVADA as Trustee, for the benefit of FIRST HORIZON HOME LOAN CORPORATION as Beneficiary, which said Deed of Trust was recorded 09/23/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0902 Page/Folio: 07279 as Instrument No.: 0552770 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: 1410 SALLY LANE, GARDNERVILLE, NV 89410

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 May 4th, 2004

Larry Handschuh, Administrative Officer

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF Texas COUNTY OF Dallas

On May 4th, 2004, before me, LISA GERARD, a Notary Public in and for Dallas in the State of Texas, personally appeared Larry Handschuh, Administrative Officer, 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.

WITNESS my hand and official seal,

LISA GERARD

Notary Expires: 04/14/2006

(This area for notarial seal)

USA GERARD

NOTARY PUBLIC STATE OF TEXAS My Comm. Exp. 04-14-2006

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 pesons legally entitled thereto all estate now held by it under said Deed of Trust.

By FIRST HORIZON HOME LOAN CORPORATION as Trustee On May 4th, 2004

THELMA CROSBY, LIMITED VICE PRESIDENT

*AET*AETFTMO*05/04/2004 02:44:31 PM* PTMO01FTMO0000000000000000023699* NVDOUGL* 0029915684 NVDOUGL_TRUST_SUB *AET*AETFTMO*

STATE OF Texas COUNTY OF Dallas

On May 4th, 2004, before me, LISA GERARD, a Notary Public in and for Dallas in the State of Texas, personally appeared THELMA CROSBY, 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.

WITNESS my hand and official seal,

LISA GERARD

Notary Expires: 04/14/2006



(This area for notarial seal)

