Assessor's/Tax ID No. 27-530-06

Recording Requested By: FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:
SCOTT WHITEHURST
858 LYELL WAY
GARDNERVILLE, NV 89460-8840

REGUESTED BY

IST HOVIZON HOMP

IN OFFICIAL RECORDS OF

DOUGLAS CO., HEVARA

2004 MAY 28 AM 10: 13

WERNER CHRISTEN RECORDER

FAIDK 2 DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0012848396 "WHITEHURST" Lender ID:790/0012848396 Douglas, Nevada

FIRST HORIZON HOME LOAN CORPORATION, F/K/A FT MORTGAGE COMPANIES D/B/A SUNBELT NATIONAL MORTGAGE is the Owner and Holder of the Note secured by the Deed of Trust Dated: 11/10/1998, made by SCOTT L. WHITEHURST, AN UNMARRIED MAN as Trustor, with TITLE SERVICE AND ESCROW COMPANY as Trustee, for the benefit of FT MORTGAGE COMPANIES D/B/A SUNBELT NATIONAL MORTGAGE, A KANSAS CORPORATION as Beneficiary, which said Deed of Trust was recorded 11/16/1998 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1198 Page/Folio: 3389 as Instrument No.: 0454179 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: 858 LYELL WAY, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, FIRST HORIZON HOME LOAN CORPORATION, F/K/A FT MORTGAGE COMPANIES D/B/A SUNBELT NATIONAL MORTGAGE 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, F/K/A FT MORTGAGE COMPANIES D/B/A SUNBELT NATIONAL MORTGAGE On May 20th, 2004

Rosalind Hawkins, Administrative Officer

*MXJ*MXJFTMO*05/20/2004 12:35:23 PM* FTMO01FTMO000000000000000002897* NVDOUGL* 0012848396 NVDOUGL_TRUST_SUB *MXJ*MXJFTMO*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

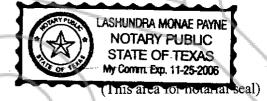
STATE OF Texas
COUNTY OF Dallas

On May 20th, 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 Rosalind Hawkins, 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 PAYW

Notary Expires: 11/25/2006



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 20th, 2004

KIMLEY GODFREY, LIMITED VICE PRESIDENT

STATE OF Texas COUNTY OF Dallas

On May 20th, 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 KIMLEY GODFREY, 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.

WITHESS my hand and official seal,

LASHUNDRA MONAE PAYNE Notary Expires: 11/25/2006 LASHUNDRA MONAE PAYNE
NOTARY PUBLIC
STATE OF TEXAS
My Comm. Exp. 11-25-2006

(This area for notarial seal)