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Assessor's/Tax ID No. 1220-22-410-135

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

✓ When Recorded Return To:
DAVID SEVER
1474 MARY JO DR
GARDNERVILLE, NV 89460-8234

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

2004 JUN -7 AM 9:43

WERNER CHRISTEN
RECORDER

\$ 19.00 PAID KJ DEPUTY



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0041301128 "SEVER" Lender
ID:849/1686069799 Douglas, Nevada

FIRST HORIZON HOME LOAN CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust Dated: 02/11/2003 , made by DAVID CRAIG SEVER AND MARGARET T. SEVER, HUSBAND AND WIFE 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 02/18/2003 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0203 Page/Folio: 06731 as Instrument No.: 0567395 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 : 1474 MARY JO DRIVE, GARDNERVILLE, NV 89460

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 June 1st, 2004

By: *Donna Poage*
Donna Poage, Administrative Officer

*RBE*RH1FTMO*06/01/2004 01:21:27 PM* FTMO01FTMO0000000000000000036648* NVDOUGL* 0041301128 NVDOUGL_TRUST_SUB *RBE*RH1FTMO*

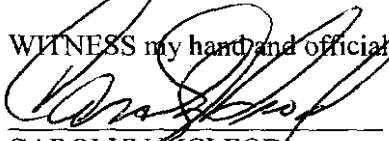
0615309

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STATE OF Texas
COUNTY OF Dallas

On June 1st, 2004, before me, CAROLYN MCLEOD, a Notary Public in and for Dallas in the State of Texas the foregoing instrument was acknowledged before me by Donna Poage, 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,

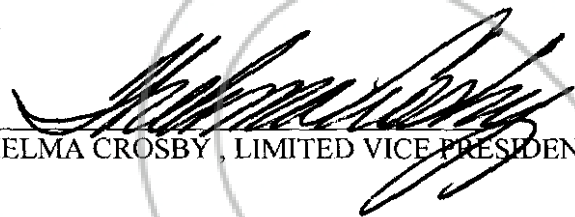

CAROLYN MCLEOD
Notary Expires: 10/24/2005



(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 June 1st, 2004


THELMA CROSBY, LIMITED VICE PRESIDENT

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