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Assessor's/Tax ID No. 1220-16-240-142

Recording Requested By: FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

ÉRIC SCHEETZ
1219 MONARCH LN
GARDNERVILLE, NV 89460-8631

REQUESTED BY

IST Havizas Home Loans
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2004 JUL 26 AM 10: 34

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0028584035 "SCHEETZ" Lender ID:836/1681201771 Douglas, Nevada

FIRST HORIZON HOME LOAN CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust Dated: 04/16/2002, made by ERIC E. SCHEETZ

KIRSTEN M SCHEETZ as Trustor, with RADIANEXPRESS.COM as Trustee, for the benefit of FIRST HORIZON HOME LOAN CORPORATION as Beneficiary, which said Deed of Trust was recorded 04/24/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0402 Page/Folio: 7335 as Instrument No.: 0540449 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: 1219 MONARCH 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 April 12th, 2004

Donna Poage, Administrative Officer

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF Texas
COUNTY OF Dallas

On April 12th, 2004, before me, LISA GERARD, a Notary Public in and for Dallas in the State of Texas, personally appeared Donna Poage, 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)

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 April 12th, 2004

CINEY YEANG, LIMITED VICE PRESIDENT

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STATE OF Texas COUNTY OF Dallas

On April 12th, 2004, before me, LISA GERARD, a Notary Public in and for Dallas in the 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.

WITNESS my hand and official seal,

LISA GERARD

Notary Expires: 04/14/2006



(This area for notarial seal)



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