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Assessor's/Tax ID No. 1121-05-000-003

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

✓ When Recorded Return To:
GALE JACOBSEN
103 MARK ST
GARDNERVILLE, NV 89410-5544

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

2004 AUG -2 AM 10:56

WERNER CHRISTEN
RECORDER

\$19 PAID *KJ* DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0041713835 "JACOBSEN" Lender
ID:849/1686538495 Douglas, Nevada
FIRST HORIZON HOME LOAN CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust Dated: 03/14/2003 , made by GALE Y. JACOBSEN, AN UNMARRIED WOMAN 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 03/20/2003 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0303 Page/Folio: 09023 as Instrument No.: 0570596 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 : 103 MARK STREET, 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 July 27th, 2004

By: *[Signature]*
Larry Handschuh, Administrative Officer

*JLM*JLMFTMO*07/27/2004 10:56:56 AM* FTMO01FTMO0000000000000000053464* NVDOUGL* 0041713835 NVDOUGL_TRUST_SUB *JLM*JLMFTMO*


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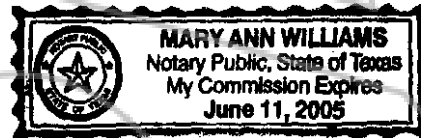
BK0804PG00204

STATE OF Texas
COUNTY OF Dallas

On July 27th, 2004, before me, MARY ANN WILLIAMS, a Notary Public in and for Dallas in the State of Texas the foregoing instrument was acknowledged before me by Larry Handschuh, 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,



MARY ANN WILLIAMS
Notary Expires: 06/11/2005



(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 July 27th, 2004


THELMA CROSBY, LIMITED VICE PRESIDENT

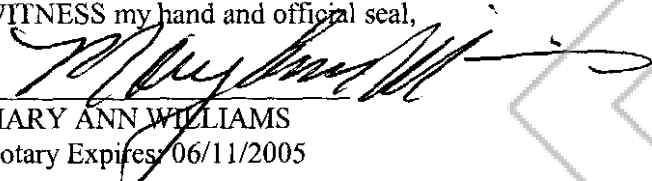
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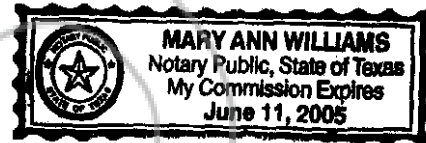
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STATE OF Texas
COUNTY OF Dallas

On July 27th, 2004, before me, MARY ANN WILLIAMS, a Notary Public in and for Dallas in the State of Texas the foregoing instrument was acknowledged before me by THELMA CROSBY, 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,


MARY ANN WILLIAMS
Notary Expires 06/11/2005



(This area for notarial seal)

0620376

BK0804PG00206