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Assessor's/Tax ID No. 1220-14-010-003

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:
✓ SONNY CHENG
1760 MERINO CIR
GARDNERVILLE, NV 89410-7939

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

2004 AUG 10 AM 8:29

WERNER CHRISTEN
RECORDER

\$ 19⁰⁰ PAID K2 DEPUTY



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0045400082 "CHENG" Lender
ID:163/0045400082 Douglas, Nevada

FIRST HORIZON HOME LOAN CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust Dated: 10/01/2003 , made by SONNY L. CHENG , AN UNMARRIED MAN & GILBERT K. DAYAO, A MARRIED MAN SOLE AND SEPERATE PROPERTY, BOTH AS JOINT TENANTS as Trustor, with STEWART TITLE OF NEVADA as Trustee, for the benefit of FIRST HORIZON HOME LOAN CORPORATION as Beneficiary, which said Deed of Trust was recorded 10/08/2003 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1003 Page/Folio: 3717 as Instrument No.: 0592781 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 : 1760 MERINO CIRLCE, 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 August 2nd, 2004

By: Rosalind Hawkins
Rosalind Hawkins, Administrative Officer

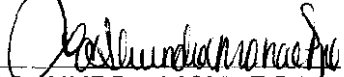
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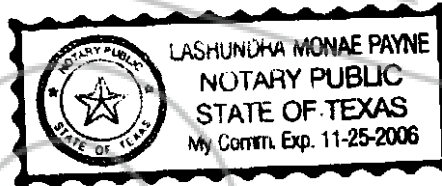
BK0804PG03597

STATE OF Texas
COUNTY OF Dallas

On August 2nd, 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 PAYNE
Notary Expires: 11/25/2006



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

By FIRST HORIZON HOME LOAN CORPORATION as Trustee
On August 2nd, 2004


KIMLEY GODFREY, LIMITED VICE PRESIDENT

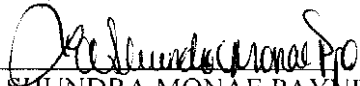
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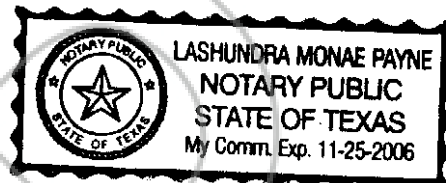
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STATE OF Texas
COUNTY OF Dallas

On August 2nd, 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.

WITNESS my hand and official seal,


LASHUNDRA MONAE PAYNE
Notary Expires: 11/25/2006



(This area for notarial seal)

0621039

BK0804PG03599