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Assessor's/Tax ID No. 1320-34-002-027

Recording Requested By: FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To: GILBERT WALRATH 3755 ACKLEY RD LAKEPORT, CA 95453-9774 REQUESTED BY

ISTHONIZON HOMELOGON

IN DEFICIAL RECORDS OF
DOUGLAS CO., HEVADA

2004 AUG 10 AM 8: 31

WERNER CHRISTEN RECORDER

\$ 19 PAID K2 DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0040523847 "WALRATH" Lender ID:849/1684707061 Douglas, Nevada

FIRST HORIZON HOME LOAN CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust Dated: 12/12/2002, made by GILBERT A. WALRATH

& JOANN WALRATH, 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 12/24/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1202 Page/Folio: 10983 as Instrument No.: 0561882 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: 1580 TOLER ROAD, 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 <u>August 2nd</u>, 2004

Rosalind Hawkins, Administrative Officer

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

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 LASHUNDRA MONAE PAYNE
NOTARY PUBLIC
STATE OF TEXAS
My Comm. Exp. 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 pesons 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

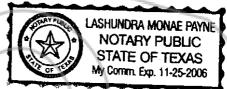
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STATE OF Texas COUNTY OF Dallas

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)



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