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APN # 1420-08-210-022

FTB Account # 4458370393659244

Recording Requested by:

Name First Tennessee Bank NA

Address 300 Court St, 7th Floor

City/State/Zip Memphis, TN 38103

ATTN: Loan Operations

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVANA

2004 OCT -4 AM 8: 31

WERNER CHRISTEN RECORDER

\$/6 PAIDK & DEPUTY

(for Recorder's use only)

SUBSTITUTION OF TRUSTEE

(Title of Document)

This page added to provide additional information required by NRS 111.312 Sections 1-2. (Additional recording fee applies)

This cover page must be typed or printed.

0625723 BK 1004PG00826 RETURN TO: KEITH KRUEGER First Tennessee Bank N.A.PO Box 132 Memphis TN 38101

Account number: **4458370393659244** Parcel Number: 1420-08-210-022

SUBSTITUTION OF TRUSTEE

THE UNDERSIGNED is the owner and holder of the deed of trust described below and the promissory note/notes secured thereby. The undersigned hereby substitute First Tennessee Bank N.A.as successor trustee of said deed of trust, to have all the powers of said original trustee, effective immediately.

GRANTOR: KIMBERLY GERMAIN AND JEFFREY GERMAIN ORIGINAL TRUSTEE: FIDELITY NATIONAL TITLE

BENEFICIARY: First Tennessee Bank N.A.

DEED OF TRUST DATED: 6/20/01

RECORDING DATE: 7/02/01

RECORDING REFERENCE: 0517570

COUNTY OF RECORDING: DOUGLAS

STATE OF RECORDING: NEVADA

LOT 26, IN BLOCK D

YOU ARE HEREBY DIRECTED, on payment to you of any sums owing to you under the terms of said trust deed or pursuant to statute, to reconvey, without warranty, to the party or parties entitled thereto by the terms of said trust deed, the estate now held by you under the same.

DATE: 8/23/04

BY: First Tennessee Bank N.A.

NAME:

KEITH KRUEGER

TITLE: LOAN OPERATIONS OFFICER

STATE OF TENNESSEE

County of Shelby

Before me, a Notary Public in and for said State and County duly commissioned and qualified, personally appeared **KEITH KRUEGER** with whom I am personally acquainted, and who, upon oath, acknowledged herself to be the Loan Operations Officer of the First Tennessee Bank N.A., the within named bargainer, a bank, and that he as such Loan Operations Officer being authorized so to do, executed the foregoing instrument for the purpose therein contained by signing the name of the corporation by herself as officer.

WITNESS my hand and official seal at the office in MEMPHIS, TENNESSEE, this 23 day of AUGUST, 2004.

TENNESSEE NOTARY PUBLIC

COMM. EXP

Signature_

Name JASON TUTEN

(typed or printed)