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DOC # 0635704
02/01/2005 08:30 AM Deputy: KLJ
OFFICIAL RECORD
Requested By:
FIRST HORIZON HOME LOANS

Assessor's/Tax ID No. 21-230-08

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 3 Fee: 19.00
BK-0205 PG- 54 RPTT: # 0

When Recorded Return To:
HOWARD SCHAAD
209 7TH ST
SHENANDOAH JUNCTION, WV 25442-5008



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0016201964 "SCHAAD" Lender
ID:828/1669074418 Douglas, Nevada
FIRST HORIZON HOME LOAN CORPORATION, F/K/A FT MORTGAGE COMPANIES D/B/A CIB MORTGAGE is the Owner and Holder of the Note secured by the Deed of Trust Dated: 09/22/1998 , made by HOWARD L. SCHAAD & PEGGY L. SCHAAD, HUSBAND AND WIFE, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP as Trustor, with FIRST AMERICAN TITLE as Trustee, for the benefit of FT MORTGAGE COMPANIES D/B/A CIB MORTGAGE as Beneficiary, which said Deed of Trust was recorded 09/30/1998 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0998 Page/Folio: 6371 as Instrument No.: 0450658 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 : 2892 NYE DRIVE, MINDEN, NV 89423

IN WITNESS WHEREOF, FIRST HORIZON HOME LOAN CORPORATION, F/K/A FT MORTGAGE COMPANIES D/B/A CIB MORTGAGE 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;

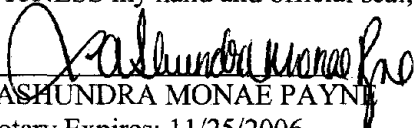
FIRST HORIZON HOME LOAN CORPORATION, F/K/A FT MORTGAGE COMPANIES D/B/A CIB MORTGAGE
On January 25th, 2005

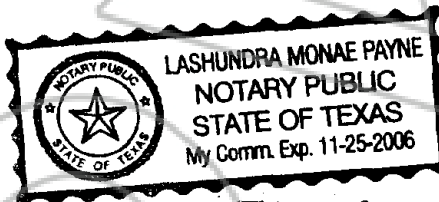
By: 
Jerrie Moton, Administrative Officer

STATE OF Texas
COUNTY OF Dallas

On January 25th, 2005, 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 Jerrie Moton, 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 pesons legally entitled thereto all estate now held by it under said Deed of Trust.

By FIRST HORIZON HOME LOAN CORPORATION as Trustee
On January 25th, 2005

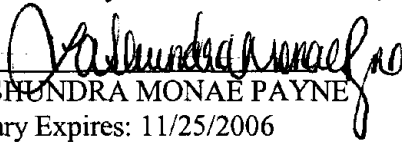

MARY ANN WILLIAMS , LIMITED VICE PRESIDENT

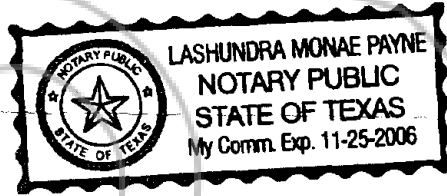


STATE OF Texas
COUNTY OF Dallas

On January 25th, 2005, 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 MARY ANN WILLIAMS, 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)

