

OFFICIAL RECORD

Requested By:

FIRST HORIZON HOME LOANS

Assessor's/Tax ID No. 03-112-060

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

Douglas County - NV
Werner Christen - Recorder

Page: 1 Of 3 Fee: 19.00
BK-0605 PG- 8269 RPTT: 0.00

When Recorded Return To:
KENNETH ISAAC
PO BOX 545
ZEPHYR COVE, NV 89448-0545



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0023352529 "ISAAC" Lender
ID:429/4290030570 Douglas, Nevada

FIRST HORIZON HOME LOAN CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust Dated: 04/02/2001 , made by KENNETH W. ISAAC AND LILLIS M. ISAAC, HUSBAND AND WIFE. as Trustor, with FIRST AMERICAN TITLE/ZEPHYR COVE as Trustee, for the benefit of FIRST HORIZON HOME LOAN CORPORATION. as Beneficiary, which said Deed of Trust was recorded 04/11/2001 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0401 Page/Folio: 2738 as Instrument No.: 0512135 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 : 268 LARK CIRCLE, ZEPHYR COVE, NV 89448

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 June 7th, 2005

By: *Rashonda Turner*
Rashonda Turner, Administrative Officer

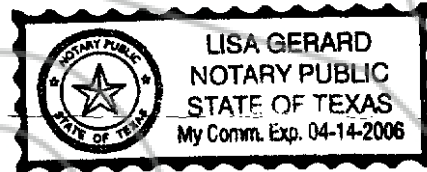
STATE OF Texas
COUNTY OF Dallas

On June 7th, 2005, before me, LISA GERARD, a Notary Public in and for Dallas in the State of Texas, personally appeared Rashonda Turner, Administrative Officer, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,



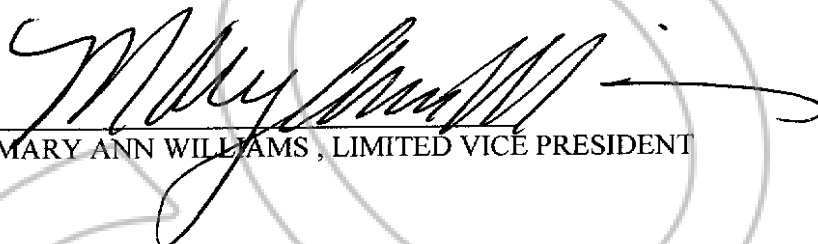
LISA GERARD
Notary Expires: 04/14/2006



(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 June 7th, 2005



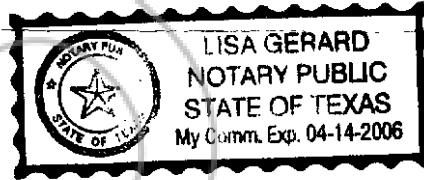
MARY ANN WILLIAMS, LIMITED VICE PRESIDENT

STATE OF Texas
COUNTY OF Dallas

On June 7th, 2005, before me, LISA GERARD, a Notary Public in and for Dallas in the State of Texas, personally appeared MARY ANN WILLIAMS , LIMITED VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

Lisa Gerard
LISA GERARD
Notary Expires: 04/14/2006



(This area for notarial seal)

*LRG*LRGFTMO*06/07/2005 11:05:18 AM* FTMO01FTMO0000000000000000151272* NVDOUGL* 0023352529 NVDOUGL_TRUST_SUB *LRG*LRGFTMO*