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OFFICIAL RECORD

Requested By:
FIRST HORIZON HOME LOANS

Assessor's/Tax ID No. 1121-05-512-003

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 3 Fee: 19.00
BK-0805 PG- 6418 RPTT: 0.00

✓ When Recorded Return To:
STEVE SMIT
5423 S 109TH CT APT 341
OMAHA, NE 68137-3767



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0049492028 "SMIT" Lender ID:447/4470010547
Douglas, Nevada

FIRST HORIZON HOME LOAN CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust Dated: 07/09/2004 , made by STEVE SMIT, A SINGLE MAN 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 07/15/2004 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0704 Page/Folio: 05879 as Instrument No.: 0618848 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 : 238 WALKER STREET, GARDENERVILLE, 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;

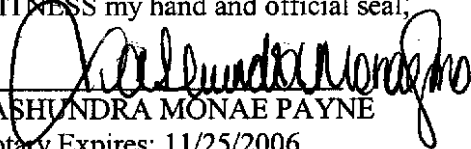
FIRST HORIZON HOME LOAN CORPORATION
On August 5th, 2005

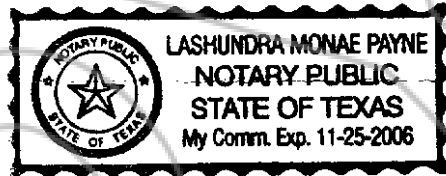
By: Brenda Avila
Brenda Avila, Administrative Officer

STATE OF Texas
COUNTY OF Dallas

On August 5th, 2005, before me, LASHUNDRA MONAE PAYNE, a Notary Public in and for Dallas in the State of Texas, personally appeared Brenda Avila, 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:



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.

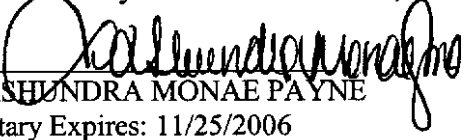
By FIRST HORIZON HOME LOAN CORPORATION as Trustee
On August 5th, 2005

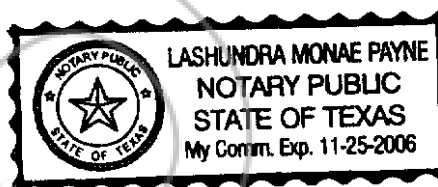

KIMLEY GODFREY, LIMITED VICE PRESIDENT

STATE OF Texas
COUNTY OF Dallas

On August 5th, 2005, before me, LASHUNDRA MONAE PAYNE, a Notary Public in and for Dallas in the State of Texas, personally appeared KIMLEY GODFREY, 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,


LASHUNDRA MONAE PAYNE
Notary Expires: 11/25/2006



(This area for notarial seal)