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OFFICIAL RECORD

Requested By:

FIRST HORIZON HOME LOANS

Assessor's/Tax ID No. 1121-05-000-003 & 1121-05-000-004

Recording Requested By:  
FIRST HORIZON HOME LOAN CORPORATION

Douglas County - NV  
Werner Christen - Recorder

Page: 1 Of 3 Fee: 19.00  
BK-0905 PG- 9588 RPTT: 0.00

✓ When Recorded Return To:  
MARI OTTO  
237 MARK ST  
GARDNERVILLE, NV 89410-5538



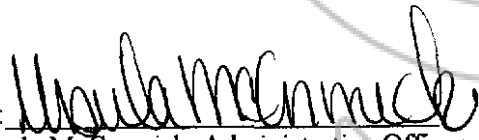
**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

FIRST HORIZON HOME LOAN CORPORATION #:0040148090 "OTTO" Lender  
ID:849/1684942601 Douglas, Nevada  
FIRST HORIZON HOME LOAN CORPORATION is the Owner and Holder of the Note secured by the  
Deed of Trust Dated: 11/26/2002 , made by MARI J. OTTO , AN UNMARRIED WOMAN 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 11/27/2002 in  
the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1102 Page/Folio:  
12924 as Instrument No.: 0559344 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 : 237 MARK STREET, GARDNERVILLE, NV 89460

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;

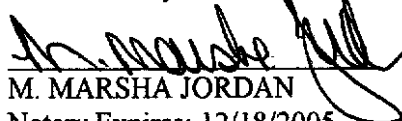
FIRST HORIZON HOME LOAN CORPORATION  
On September 16th, 2005

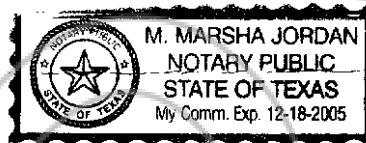
By:   
Ursula McCormick, Administrative Officer

STATE OF Texas  
COUNTY OF Dallas

On September 16th, 2005, before me, M. MARSHA JORDAN, a Notary Public in and for Dallas in the State of Texas, personally appeared Ursula McCormick, 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,

  
M. MARSHA JORDAN  
Notary Expires: 12/18/2005



(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 September 16th, 2005

  
BEVERLY CLARK, LIMITED VICE PRESIDENT

STATE OF Texas  
COUNTY OF Dallas

On September 16th, 2005, before me, M. MARSHA JORDAN, a Notary Public in and for Dallas in the State of Texas, personally appeared BEVERLY CLARK , 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,

  
M. MARSHA JORDAN  
Notary Expires: 12/18/2005



(This area for notarial seal)