Tax Parcel ID # 1420-08-216-001

Recording Requested By: First Horizon Home Loan Corp. 1555 West Walnut Hill Lane, Suite 200 Irving, TX 75038

When Recorded Return To: **ENELIKO S SMITH** 3504 LONG DRIVE **MINDEN, NV 89423**

Mail Tax Statements To: **ENELIKO S SMITH** 3504 LONG DRIVE. **MINDEN, NV 89423**

0673815 DOC 05/01/2006 12:20 PM Deputy: BC OFFICIAL RECORD Requested By: FIRST HORIZON HOME LOANS

> Douglas County - NV Werner Christen - Recorder

ofFee: Page:

20.00 PG- 0212 RPTT: 0.00 BK-0506





SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE First Horizon Home Loan Corp. #: 0054467014 "ENELIKO S SMITH" DOUGLAS, Nevada MERS #:100085200544670146 VRU #: 1-888-679-6377

P.O.DATE: 04/12/2006

WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 8/9/2005, made by ENELIKO S. SMITH AND RACHELLE R. SMITH, Husband and Wife As Joint Tenants as Trustor, with STEWART TITLE COMPANY as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FIRST HORIZON HOME LOAN CORPORATION. as beneficiary, which said Deed of Trust was recorded 8/10/2005 in the Office of the County Recorder of DOUGLAS State of Nevada, in Book: 0805 Page: 5053 as Instrument No.: 0651941, 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: 3504 LONG DRIVE, MINDEN, NV 89423

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:

The undersigned hereby affirm that this document submitted for recording does not contain a social security number.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. On April 20, 2006

By:

Cardless Dixon ADMINISTRATIVE OFFICER

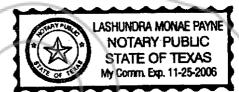
STATE OF Texas COUNTY OF DALLAS

On April 20, 2006, before me, Lashundra Monae Payne, a Notary Public in and for DALLAS in the State of TEXAS, personally appeared Cardless Dixon, 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,

Notary Public

Lashundra Monae Payne



(This area is 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 April 20, 2006

By:

Beverly Clark

LIMITED VICE PRESIDENT

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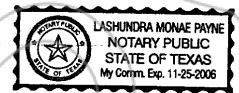
STATE OF Texas COUNTY OF DALLAS

On April 20, 2006, before me, Lashundra Monae Payne, 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,

Notary Public

Lashundra Monae Payne



(This area is for notarial seal)

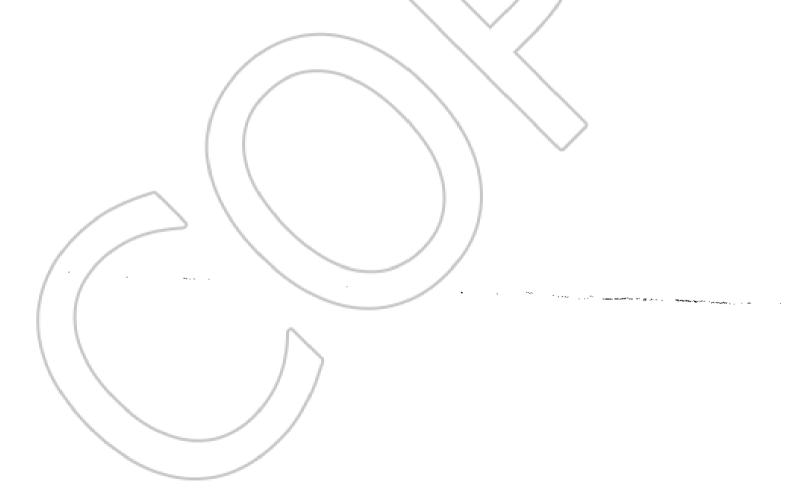
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ENELIKO S SMITH 0054467014 PO Date: 04/12/2006

LEGAL DESCRIPTION

LOT 101, IN BLOCK A, AS SET FORT ON THAT CERTAIN FINAL MAP LDA #99-054-4 SUNDRIDGE HEIGHTS III, PHASE 5, A PLANNED UNIT DEVELOPMENT, RECORDED IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER ON AUGUST 21, 2003, IN BOOK 0803, PAGE 11206, AS DOCUMENT NO. 587309



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