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Tax Parcel ID # 1420-07-115-009

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

DOC # 0692746  
01/16/2007 01:43 PM Deputy: PK

OFFICIAL RECORD

Requested By:  
FIRST HORIZON HOME LOANS

When Recorded Return To:  
DAVID R COCHRAN  
894 VISTA PARK DRIVE  
CARSON CITY, NV 89705

Douglas County - NV  
Werner Christen - Recorder

Page: 1 Of 3 Fee: 19.00  
BK-0107 PG-4119 RPTT: 0.00



Mail Tax Statements To:  
DAVID R COCHRAN  
894 VISTA PARK DRIVE,  
CARSON CITY, NV 89705



**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

First Horizon Home Loan Corp. #: 0051205375 "DAVID R COCHRAN" DOUGLAS COUNTY, Nevada  
MERS #:100085200512053754 VRU #: 1-888-679-6377 CERTIFICATE OF TITLE : N/A  
P.O.DATE: 11/29/2006

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: 10/25/2004, made by **DAVID R. COCHRAN & KARA M. HAYES, HUSBAND & WIFE AS COMMUNITY PROPERTY** as Trustor, with **FIRST AMERICAN TITLE COMPANY** as Trustee, for the benefit of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS SOLELY NOMINEE FOR FIRST HORIZON HOME LOAN CORPORATION** as beneficiary, which said Deed of Trust was recorded 10/28/2004 in the Office of the County Recorder of **DOUGLAS COUNTY** State of Nevada, in Book: 1004 Page: 12359 as Instrument No.: 0627885, 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: 894 VISTA PARK DRIVE, CARSON CITY, NV 89705

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 December 4, 2006

By:

  
Cardless Dixon  
ADMINISTRATIVE OFFICER

STATE OF Texas  
COUNTY OF DALLAS

On **December 4, 2006**, before me, **Carolyn McLeod**, 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,



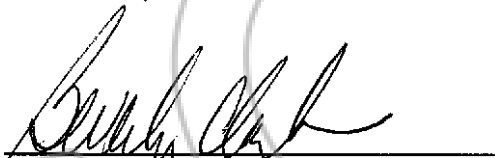
Notary Public  
**Carolyn McLeod**



(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.

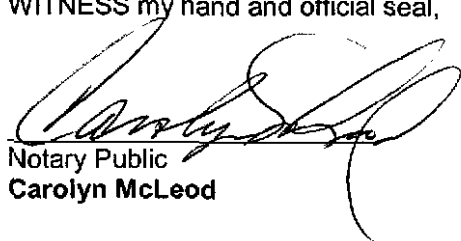
By **FIRST HORIZON HOME LOAN CORPORATION** as Trustee  
On **December 4, 2006**

By:   
Beverly Clark  
LIMITED VICE PRESIDENT

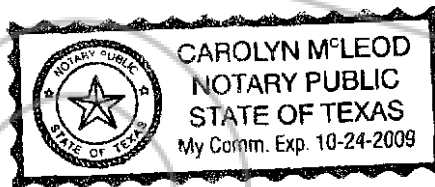
STATE OF Texas  
COUNTY OF DALLAS

On **December 4, 2006**, before me, **Carolyn McLeod**, 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  
**Carolyn McLeod**



(This area is for notarial seal)