Tax Parcel ID # 1320-27-002-019

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

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

When Recorded Return To: **EDWARD M TAPPER** 1648 LOMBARDY ROAD **GARDNERVILLE, NV 89410**

Mail Tax Statements To: **EDWARD M TAPPER** 1648 LOMBARDY ROAD. **GARDNERVILLE, NV 89410**

DOC 10/15/2007 10:43 AM Deputy: DW OFFICIAL RECORD Requested By: FIRST HORIZON HOME LOANS

> Douglas_County - NV Werner Christen - Recorder

В Of Page: PG- 3611 RPTT: 19.00 0.00

Fee:

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

First Horizon Home Loans #: 0053792495 "EDWARD M TAPPER" DOUGLAS COUNTY, Nevada MERS #:100085200537924955 VRU #: 1-888-679-6377

P.O.DATE: 10/05/2007

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: 5/20/2005, made by EDWARD M. TAPPER, A Married Man, As His Sole & Separate Property; as Trustor, with STEWART TITLE OF DOUGLAS COUNTY 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 5/27/2005 in the Office of the County Recorder of DOUGLAS COUNTY State of Nevada, in Book: 0505 Page: 12867 as Instrument No.: 0645475, wherein said Owner and Holder hereby substitutes FIRST HORIZON HOME LOANS, A DIVISION OF FIRST TENNESSEE BANK NATIONAL ASSOCIATION, AS S/B/M TO FIRST HORIZON HOME LOAN CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 1648 LOMBARDY ROAD, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, FIRST HORIZON HOME LOANS 4000 HORIZON WAY, IRVING, TX 75063 as owner and FIRST HORIZON HOME LOANS 1555 WEST WALNUT HILL LANE, SUITE 200, IRVING, TX 75038 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC On October 9, 2007

Nikki Freeman

ASSISTANT SECRETARY

STATE OF Texas COUNTY OF DALLAS

On October 9, 2007, before me, Jerrie Moton, a Notary Public in and for DALLAS in the State of TEXAS, personally appeared Nikki Freeman, ASSISTANT SECRETARY, 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,

Notery Public Jerrie Moton JERRIE MOTON
Notary Public, State of Texas
My Commission Expires
April 28, 2010

(This area is for notarial seal)

FIRST HORIZON HOME LOANS, A DIVISION OF FIRST TENNESSEE BANK NATIONAL ASSOCIATION, AS S/B/M TO 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 LOANS, A DIVISION OF FIRST TENNESSEE BANK NATIONAL ASSOCIATION, AS S/B/M TO FIRST HORIZON HOME LOAN CORPORATION as Trustee On October 9, 2007

By:

Jason Emory

VICE PRESIDENT

BK- 1007 PG- 3612 0711072 Page: 2 Of 3 10/15/2007

STATE OF Texas COUNTY OF DALLAS

On October 9, 2007, before me, Jerrle Moton, a Notary Public in and for DALLAS in the State of TEXAS, personally appeared Jason Emory, 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 Jerrie Moton

(This area is for notarial seal)

JERRIE MOTON Notary Public, State of Texas My Commission Expires April 28, 2010

BK- 1007 PG- 3613