

OFFICIAL RECORD

Requested By:

FIRST HORIZON HOME LOANS

Tax Parcel ID # 1220-03-212-032

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

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 3 Fee: 19.00
BK-1207 PG- 0065 RPTT: 0.00

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



When Recorded Return To:
KAREN A RAY
1435 SUGAR MAPLE AVENUE
GARDNERVILLE, NV 89410

Mail Tax Statements To:
KAREN A RAY
1435 SUGAR MAPLE AVENUE,
GARDNERVILLE, NV 89410



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

First Horizon Home Loans #: 0053146296 "KAREN A RAY" DOUGLAS COUNTY, Nevada
MERS #:100085200531462960 VRU #: 1-888-679-6377
P.O.DATE: 11/20/2007

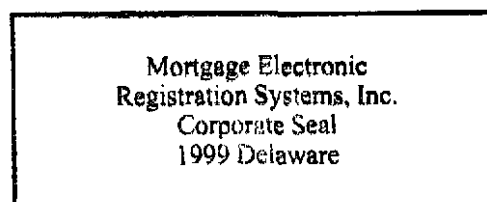
WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 9/15/2005, made by **KAREN A RAY , An Unmarried Woman** as Trustor, with **STEWART TITLE 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 9/22/2005 in the Office of the County Recorder of **DOUGLAS COUNTY** State of Nevada, in Book: 0905 Page: 8624 as Instrument No.: 0655753 , 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: 1435 SUGAR MAPLE AVENUE, 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 November 23, 2007

By: 
Carolyn McLeod
ASSISTANT SECRETARY

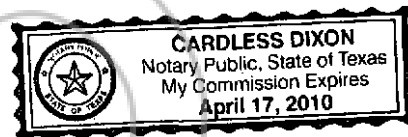


STATE OF Texas
COUNTY OF DALLAS

On November 23, 2007, before me, **Cardless Dixon**, a Notary Public in and for **DALLAS** in the State of **TEXAS**, personally appeared **Carolyn McLeod, 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,


Notary Public
Cardless Dixon



(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 November 23, 2007

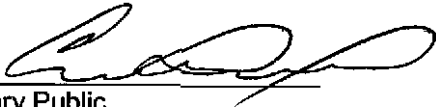
By: 
Jason Emory
VICE PRESIDENT



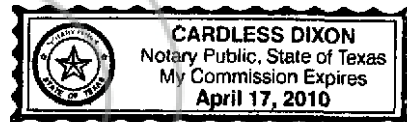
STATE OF Texas
COUNTY OF DALLAS

On **November 23, 2007**, before me, **Cardless Dixon**, 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
Cardless Dixon



(This area is for notarial seal)

COPIES

