APN: 1220-22-410-162 Recording requested by:

When recorded mail to:

LandAmerica Default Services Post Office Box 5899 6 Executive Circle Suite 100 Irvine, CA 92616 (949) 885-4500

DOC # 04/22/2008 09:09AM Deputy: GB OFFICIAL RECORD Requested By: FIRST Douglas County - NV Christen – Recorder Page: 3

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TS # 057-001413

Order # 30120032

Loan # 0051695419

Substitution of Trustee

WHEREAS, DAVID JOHN RITCHIE, A MARRIED MAN was the original Trustor, COMMONWEALTH LAND TITLE was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. was the original Beneficiary under that certain Deed of Trust dated 11/23/2004 and recorded on 12/3/2004 as Instrument No. 0631025, in book 1204, page 1553 of Official Records of Douglas County, NV; and

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee, or Successor Trustee, thereunder, in the manner provided for in said Deed of Trust.

NOW, THEREFORE, the undersigned hereby substitutes LANDAMERICA DEFAULT SERVICES, as Trustee under said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Substitution of Trustee - NV TS # 057-001413 Page 2

Dated: 3/12/09

FIRST HORIZON HOME LOANS, A DIVISION OF FIRST TENNESSEE BANK NATIONAL ASSOCIATION

Marcia Williams

ASSISTANT VICE PRESIDENT

State of TEXAS) ss

County of DALLAS)

On 3/8/68 before me, the undersigned Notary Public, personally appeared 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(ies), and that by his/her/their signature(s) 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,

Signature

(Seal)

SHARON J LAWRENCE
My Commission Expires
January 3, 2010

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BK-408 PG-5357

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