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Tax Parcel ID # 1320-36-001-013

DOC # 0732387  
11/04/2008 08:06 AM Deputy: GB

OFFICIAL RECORD  
Requested By:  
LOAN ADMINISTRATION

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

Douglas County - NV  
Karen Ellison - Recorder

Page: 1 Of 3 Fee: 19.00  
BK-1108 PG- 0299 RPTT: 0.00

Recording Requested By:  
Loan Administration  
1555 West Walnut Hill Lane, Suite 200  
Irving, TX 75038



When Recorded Return To:  
JAMES F NICKLOS  
1536 SALT BUSH COURT  
GARDNERVILLE, NV 89410

Mail Tax Statements To:  
JAMES F NICKLOS  
1536 SALT BUSH COURT,  
GARDNERVILLE, NV 89410



**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

Loan Administration #: 0061323325 "JAMES F NICKLOS" DOUGLAS COUNTY, Nevada  
MERS #: 100085200613233255 VRU #: 1-888-679-6377  
P.O. DATE: 10/15/2008

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: 7/18/2007, made by **JAMES F. NICKLOS, AN UNMARRIED MAN** as Trustor, with **ALLIANCE TITLE COMPANY** as Trustee, for the benefit of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. SOLELY AS NOMINEE FOR FIRST HORIZON HOME LOANS, A DIVISION OF FIRST TENNESSEE BANK N.A.** as beneficiary, which said Deed of Trust was recorded 7/27/2007 in the Office of the County Recorder of **DOUGLAS COUNTY** State of **Nevada**, in Book: 0707 Page: 10066 as Instrument No.: 0706357, 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: 1536 SALT BUSH COURT, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, FIRST HORIZON HOME LOANS 4000 HORIZON WAY, IRVING, TX 75063 as owner and LOAN ADMINISTRATION 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 17, 2008

By: Nikki Freeman  
Nikki Freeman  
ASSISTANT SECRETARY

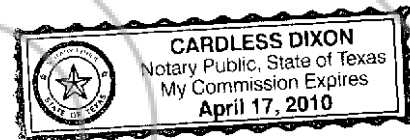
STATE OF Texas  
COUNTY OF DALLAS

On **October 17, 2008**, before me, **Cardless Dixon**, 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,




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 **October 17, 2008**

By:   
**Ed Fisher**  
**VICE PRESIDENT**



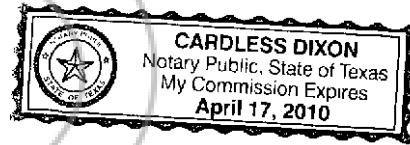
STATE OF Texas  
COUNTY OF DALLAS

On **October 17, 2008**, before me, **Cardless Dixon**, a Notary Public in and for **DALLAS** in the State of **TEXAS**, personally appeared **Ed Fisher, 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)