a

Tax Parcel ID # 1320-30-113-021

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

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

When Recorded Return To: VALERIE H SMITH 1770 SHAMROCK CIRCLE MINDEN, NV 89423

Mail Tax Statements To: VALERIE H SMITH 1770 SHAMROCK CIRCLE, MINDEN, NV 89423 DOC # 0753932 11/13/2009 02:34 PM Deputy:

OFFICIAL RECORD
Requested By:
LOAN ADMINISTRATION

PΚ

19.00

Douglas County - NV Karen Ellison - Recorder

Page: 1 Of 3 Fee:

BK-1109 PG-3391 RPTT: 0.00





SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Loan Administration #: 0071564637 "VALERIE H SMITH" DOUGLAS COUNTY, Nevada MERS #:100749500715646371 VRU #: 1-888-679-6377

P.O.DATE: 11/05/2009

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: 4/23/2009, made by VALERIE H SMITH, AN UNMARRIED WOMAN;;; as Trustor, with MARQUIS TITLE & ESCROW INC as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. SOLELY AS NOMINEE FOR METLIFE HOME LOANS, A DIVISION OF METLIFE BANK, N.A. as beneficiary, which said Deed of Trust was recorded 4/29/2009 in the Office of the County Recorder of DOUGLAS COUNTY State of Nevada, in Book: 409 Page: 7582 as Instrument No.: 742261, 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: 1770 SHAMROCK CIRCLE, MINDEN, NV 89423

IN WITNESS WHEREOF, LOAN ADMINISTRATION 1555 WEST WALNUT HILL LANE, SUITE 200, IRVING, TX 75038 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 November 9, 2009

By

Lisa Gerard
ASSISTANT SECRETARY

Mortgage Electronic Registration Systems, Inc. Corporate Seal 1999 Delaware STATE OF Texas
COUNTY OF DALLAS

On **November 9, 2009**, before me, **Letonia Jackson Lindsey**, a Notary Public in and for **DALLAS** in the State of **TEXAS**, personally appeared **Lisa Gerard**, **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,

Adm Javan Amor

Letonia Jackson Lindsey

LETONIA JACKSON LINDSEY
MY COMMISSION EXPIRES
January 31, 2011

(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 9, 2009

By:

Van Johnson VICE PRESIDENT



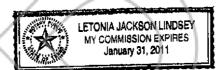
STATE OF Texas COUNTY OF DALLAS

On **November 9, 2009**, before me, **Letonia Jackson Lindsey**, a Notary Public in and for **DALLAS** in the State of **TEXAS**, personally appeared **Van Johnson**, **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

Letonia Jackson Lindsey



(This area is for notarial seal)