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Doc Number: 0814724

12/17/2012 03:46 PM OFFICIAL RECORDS

Requested By FIRST TENNESSEE

COUNTY OF RECORDING:

DOUGLAS COUNTY RECORDERS Karen Ellison - Recorder

Page: 1 Of 2 Bk. 1212 Pg: 4739

k. 1212 Pg: 4/39

Fee: \$ 15.00

Parcel Number: 1220-22-410-062

PREPARED BY: MARILYN MOORE RETURN TO:

FIRST HORIZON HOME LOAN CORPORATION

PO Box 132, Memphis TN 38101

Account number: 4458370394222034

I the undersigned hereby affirm that this document, including any exhibits, hereby submitted for recording does not contain the social security number of any person or persons. (Per NRS 239B.030)

SUBSTITUTION OF TRUSTEE

THE UNDERSIGNED is the owner and holder of the deed of trust described below and the promissory note/notes secured thereby. The undersigned hereby substitute FIRST HORIZON HOME LOAN CORPORATIONas successor trustee of said deed of trust, to have all the powers of said original trustee, effective immediately.

GRANTOR: JOHN Y KRAMER AND CAROLYN S KARMER

ORIGINAL TRUSTEE: STEWART TITLE OF DOUGLAS COUNTY

BENEFICIARY: FIRST HORIZON HOME LOAN CORPORATION

DEED OF TRUST DATED: <u>10/23/2002</u> RECORDING DATE: <u>10/29/2002</u>

RECORDING REFERENCE: 0556209 BK 1002 PG 13147

DOUGLAS

STATE OF RECORDING: NEVADA

YOU ARE HEREBY DIRECTED, on payment to you of any sums owing to you under the terms of said trust deed or pursuant to statute, to reconvey, without warranty, to the party or parties entitled thereto by the terms of said trust deed, the estate now held by you under the same.

DATE: 12/07/12

BY: FIRST HORIZON HOME LOAN CORPORATION

NAME: Young Manual

TITLE: CREDIT OPERATIONS OFFICER

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STATE OF TENNESSEE County of Shelby

Before me, a Notary Public in and for said State and County duly commissioned and qualified, personally appeared MARILYN MOORE with whom I am personally acquainted, and who, upon oath, acknowledged herself to be the Credit Operations Officer of the FIRST HORIZON HOME LOAN CORPORATION, the within named bargainer, a bank, and that he as such Credit Operations Officer being authorized so to do, executed the foregoing instrument for the purpose therein contained by signing the name of the corporation by herself as officer.

WITNESS my hand and official seal at the office in MEMPHIS, TENNESSEE, this 07 day of DECEMBER, 2012.

Signature

Name CRYSTAL D ROBINSO

(typed or printed)

STATE OF TENNESSEE NOTARY PUBLIC

MY COMMISSION EXPIRES: May 12, 2016