

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

FIRST HORIZON HOME LOAN CORP
4000 HORIZON WAY
IRVING, TX 75063-

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION # 0061299745 "HIGBEE" Lender ID 3610027

NEVADA HOUSING DIVISION is the Owner and Holder of the Note secured by the Deed of Trust dated 04/02/1979, made by VANCE L. HIGBEE, AND VICKIE E. HIGBEE HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with NEBARD, INC. as Trustee, for the benefit of NEVADA NATIONAL BANK as Beneficiary, which said Deed of Trust was recorded on 05/09/1979 in the Office of the County Recorder of LINCOLN State of Nevada, as Instrument No. 64251 Book 30, Page 25, wherein said Owner and Holder hereby substitutes FT MORTGAGE COMPANIES as Trustee in lieu of the above-named Trustee under said Deed of Trust.

PARCEL ID#11-200-06
Property Address: RICHARDSVILLE, ALABAMA, NV, 89001

IN WITNESS WHEREOF, NEVADA HOUSING DIVISION as Owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest:

NEVADA HOUSING DIVISION
On 4-7-00 (DATE)

By: [Signature]

FT MORTGAGE COMPANIES 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 FT MORTGAGE COMPANIES as Trustee
On 10-5-00 (DATE)

By: [Signature]
MARY ANN WILLIAMS, LIMITED VICE
PRESIDENT



STATE OF Nevada
COUNTY OF Carson City

ON September 2000 before me, Diana L. Beck,
Notary Public in and for Carson City County, in the
State of Nevada, personally appeared

[Signature], 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.

[Signature]



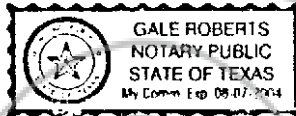
Lincoln County

Page, 2 Substitution of Trustee and Full Reconveyance

STATE OF Texas
COUNTY OF Dallas

ON 1-5-01, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared MARY ANN WILLIAMS, LIMITED 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.

Gale Roberts



First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662
CRD-199064-001 MWL90019VLLN02 BAF 10000001000245 K000-5801

NO. **116058**

FILED AND RECORDED AT THE REQUEST OF
FIRST HORIZON HOME LOAN CORP.

MARCH 19, 2001

20 MINUTES PAST 01 O'CLOCK

PM BOOK 153 OF OFFICIAL

PL. COUNTY PAGE 548 LINCOLN

SPRING, NEVADA

LESLIE BOUCHER

COUNTY RECORDER

BY Jenisa Seewers DEPUTY

BOOK 153 : 549