

WHEN RECORDED, MAIL TO:  
FIRST HORIZON HOME LOANS  
4000 HORIZON WAY  
IRVING, TEXAS 75063

NHD #: 781-19-0036

LOAN NO. 0001269745

**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

Nevada Housing Division is the owner and holder of the Note secured by the following Deed of Trust: Trustor: Vance L Higbee & Vickie F Higbee, husband & wife as joint tenants, Trustee: NEBACO INC., Beneficiary: Nevada National Bank, Dated: 04/02/1979, Recorded: 05/08/1979, Instrument No.: 64250, Book: 29, of Official Records of Lincoln County, Nevada, hereby substitutes FIRST HORIZON HOME LOAN CORPORATION Trustee in lieu of the above named Trustee under said Deed of Trust. SAID DEED OF TRUST RE-RECORDED 05/04/79 AS INST. # 64205, BOOK #29, PAGE #676  
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.

IN WITNESS WHEREOF, Nevada Housing Division and FIRST HORIZON HOME LOAN CORPORATION have caused these presents to be executed by their duly authorized officer, dated June 15, 2001.  
TAX ID #11-200-06

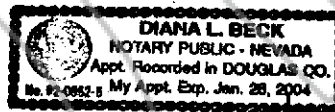
NEVADA HOUSING DIVISION  
(Owner)  
By: Vicki Dunmore  
Vicki Dunmore  
Loan Administration Officer

FIRST HORIZON HOME LOAN CORPORATION  
(Trustee)  
By: Mary Ann Williams  
MARY ANN WILLIAMS, LIMITED VICE  
PRESIDENT  
By: Carolyn McLeod  
CAROLYN MCLEOD, ASSISTANT SECRETARY

STATE OF NEVADA  
CARSON CITY

On June 15, 2001, before me, a Notary Public within and for said Carson City, personally appeared Vicki Dunmore, to me personally known who, being duly sworn did say that she is the Loan Administration Officer of the Nevada Housing Division named in the foregoing instrument and acknowledged that she executed the same.

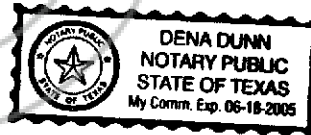
Diana L. Beck  
Notary Public



STATE OF TEXAS  
COUNTY OF DALLAS

On JUNE 29, 2001, before me, the undersigned, a Notary Public in and for said State, personally appeared MARY ANN WILLIAMS and CAROLYN MCLEOD of FIRST HORIZON HOME LOAN CORPORATION known to me to be the officers of the corporation that executed the within instrument, and known to me to be the persons who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

Dena Dunn  
Notary Public



NO. 117589

FILED AND RECORDED AT REQUEST OF  
FIRST HORIZON HOME LOANS  
JANUARY 22, 2002

AT 50 MINUTES PAST 3 O'CLOCK  
PM IN BOOK 161 OF OFFICIAL  
RECORDS PAGE 204 LINCOLN

COUNTY, NEVADA  
Zula Boucher  
COUNTY RECORDER

BOOK 161 PAGE 204