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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:** Anastacio Sandoval and Consuelo Sandoval, Husband and Wife as Joint Tenants, **Trustee:** Nebaco Inc., **Beneficiary:** Nevada National Bank, **Dated:** 01/15/1979, **Recorded:** 01/18/1979, **Instrument No.:** 63567, **Book:** 28, of Official Records of Lincoln County, Nevada, hereby substitutes FIRST HORIZON HOME LOAN CORPORATION as **Trustee** in lieu of the above named Trustee under said Deed of Trust.

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 April 17, 2001.

NEVADA HOUSING DIVISION

(Owner)

By:

Charles L. Horsey III
Loan Administrator

FIRST HORIZON HOME LOAN CORPORATION

(Trustee)

By:

Mary Ann Williams
MARY ANN WILLIAMS, LIMITED VICE
PRESIDENT

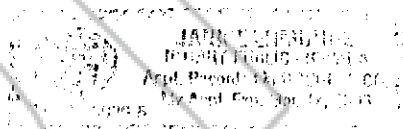
By:

Lula Daniel
LULA DANIEL, ASSISTANT SECRETARY

STATE OF NEVADA)
CARSON CITY)

On April 17, 2001, before me, a Notary Public within and for said Carson City, personally appeared Charles L. Horsey III, to me personally known who, being duly sworn did say that he is the Loan Administrator of the Nevada Housing Division named in the foregoing instrument and acknowledged that he executed the same.

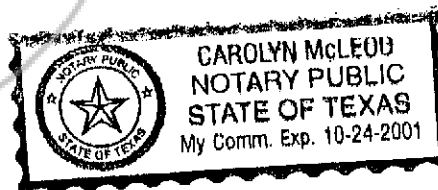
Daniel Edwards
Notary Public



STATE OF TEXAS)
COUNTY OF DALLAS)

On APRIL 25, 2001, before me, the undersigned, a Notary Public in and for said State, personally appeared MARY ANN WILLIAMS and LULA DANIEL 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.

Carolyn McLeod
Notary Public



FILED FOR RECORDING
AT THE REQUEST OF
118417
First Horizon
2002 JULY 11 PM 1 27
LINCOLN COUNTY RECORDED
FEE 17.00
LESLIE BOUCHER DEPTMS