

Tax Parcel ID # 004-164-01

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

Recording Requested By:
Loan Administration
3 Cedar Brook Drive
Cranbury, NJ 08512



When Recorded Return To:
DALE E CHERMAK
19 BLUFF STREET
ALAMO, NV 89001

Mail Tax Statements To:
DALE E CHERMAK
19 BLUFF STREET,
ALAMO, NV 89001



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Loan Administration #: 0060992609 "DALE E CHERMAK" LINCOLN COUNTY, Nevada
MERS #:100085200609926094 VRU #: 1-888-679-6377
P.O.DATE: 09/03/2008

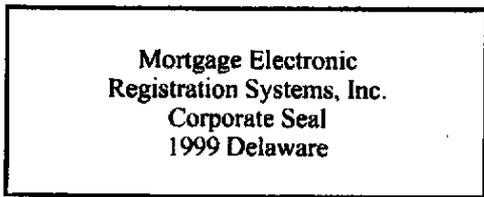
WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 6/22/2007, made by **DALE E. CHERMAK & LEAH L. CHERMAK, HUSBAND AND WIFE** as Trustor, with **FIRST AMERICAN TITLE COMPANY** as Trustee, for the benefit of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. SOLELY AS NOMINEE FOR FIRST HORIZON HOME LOANS, A DIVISION OF FIRST TENNESSEE BANK N.A.** as beneficiary, which said Deed of Trust was recorded 6/29/2007 in the Office of the County Recorder of **LINCOLN COUNTY** State of Nevada, in Book: 232 Page: 0707 as Instrument No.: 0129175, 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: 19 BLUFF STREET, ALAMO, NV 89001

IN WITNESS WHEREOF, FIRST HORIZON HOME LOANS 4000 HORIZON WAY, IRVING, TX 75063 as owner and LOAN ADMINISTRATION 3 CEDAR BROOK DRIVE, CRANBURY, NJ 08512 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

On 9-10-08
Mortgage Electronic Registration Systems, Inc

By: 
Clifton Childs, Limited Vice President

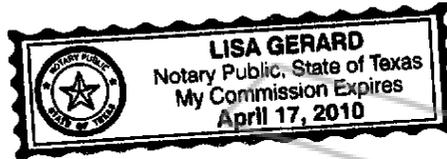


STATE OF Texas

COUNTY OF Dallas

On 9-10-08, before me, Lisa Gerard, a Notary Public in and for Dallas in the State of Texas, personally appeared Clifton Childs 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.

WITNESS my hand and official seal,



b 20
Notary Public Lisa Gerard

(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 9-10-08

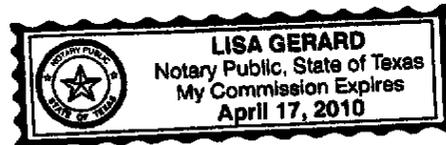
By: [Signature]
Clifton Childs, Limited Vice President



STATE OF Texas
COUNTY OF Dallas

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WITNESS my hand and official seal,



b 20
Notary Public Lisa Gerard

(This area is for notarial seal)