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1 9:10AM

RETURN TO: DREW CUTLIFF PO Box 132 Memphis TN 38101

Account number: 6044318608

Property tax account number: 4805-000-011-0000

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 TENNESSEE BANK, N.A. as successor trustee of said deed of trust, to have all the powers of said original trustee, effective immediately.

GRANTOR: JEFF A WALLACE AND KRISTEN WALLACE

ORIGINAL TRUSTEE: CHICAGO TITLE INSURANCE COMPANY

BENEFICIARY: FIRST HORIZON CORPORATION D/B/A FIRST HORIZON HOME LOANS

DATE: 08/01/03

RECORDING DATE: 08/14/03

RECORDING REFERENCE: 200308140174

COUNTY OF RECORDING: SKAGIT

STATE OF RECORDING: WASHINGTON

LOT 11, SKAGIT VIEW ESTATES IN SKAGIT COUNTY, WA

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.

BY: FIRST HORIZON HOME LOAN CORPORATION

NIAME.

TITLE: LOAN OPERATIONS OFFICER

STATE OF TENNESSEE

County of Shelby

Before me, a Notary Public in and for said State and County duly commissioned and qualified, personally appeared **DREW CUTLIFF** with whom I am personally acquainted, and who, upon oath, acknowledged herself to be the Loan Operations Officer of the FIRST HORIZON HOME LOAN CORPORATION, the within named bargainer, a bank, and that he as such Loan 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 20 day of OCTOBER, 2005.

Signature WYLA DAVIDSON

(typed or printed)

