

12/19/2005 Page

1 9:47AM

RETURN TO: FIRST TENNESSEE BANK N.A. PO Box 132 Memphis TN 38101

Account number: 4458370395041714

Property tax account number: 4622-000-031-0000

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: MICHAEL L FERGUSON AND JESSICA L FERGUSON

ORIGINAL TRUSTEE: FIDELITY NATIONAL TITLE

BENEFICIARY: FIRST HORIZON CORPORATION DBA FIRST HORIZON HOME LOANS

DATE: 11/14/03

RECORDING DATE: 11/25/03

RECORDING REFERENCE: 200311250121

COUNTY OF RECORDING: SKAGIT

STATE OF RECORDING: WASHINGTON

LOT 31 CEDAR RIDGE ESTATES #1 RECORDED IN SKAGIT COUNTY

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 MOAN CORPORATION

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 REGINA WADE 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 10 day of NOVEMBER, 2005.

Signature Name ALICIA DAVIS

(typed or printed)

CIA DAVIS STATE TENNESSEE NOTARY PUBLIC **184 CO**