



200702090023
Skagit County Auditor

2/9/2007 Page 1 of 1 9:53AM

RETURN TO:
JENNIFER MORGAN
PO Box 132
Memphis TN 38101

Account number: 10349488
Property tax account number:

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: SHANE R BANKS & APRIL M BANKS

ORIGINAL TRUSTEE: AMERICAN TITLE

BENEFICIARY: FIRST HORIZON HOME LOAN CORPORATION

DATE: 09/07/05

RECORDING DATE: 09/30/05

RECORDING REFERENCE: 200509300205

COUNTY OF RECORDING: SKAGIT STATE OF RECORDING: WASHINGTON

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

NAME: Jennifer Morgan

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 **JENNIFER MORGAN** 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 02 day of FEBRUARY, 2007.

Signature Keith Krueger
Name **KEITH KRUEGER**
(typed or printed)

