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9:59AM

WHEN RECORDED RETURN TO: FIRST TENNESSEE BANK, N.A. PO BOX 132 MEMPHIS, TN 38101

Account number: 10361565
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: JOSE CRUZ AND BETTY C CRUZ

ORIGINAL TRUSTEE: WESTWARD FINANCIAL SERVICES

BENEFICIARY: FIRST HORIZON HOME LOAN CORPORATION

DATE: 11/04/05

RECORDING DATE: 11/09/05

RECORDING REFERENCE: 200511090055

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:

TITLE: CREDIT 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 TINA MATHEWS with whom I am personally acquainted, and who, upon oath, acknowledged herself to be the Credit Operations Officer of the FIRST HORIZON HOME LOAN CORPORATION, the within named bargainer, a bank, and that he as such Credit 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 08 day of JULY, 2009.

Name: LANAEYA WOODARD (typed or printed)

Recording Requested By: FIRST TENNESSEE BANK, N. A., PO Box 132, Memphis TN 38101

