

When Recorded Return To:

FIRST HORIZON HOME LOAN CORP  
COST CENTER 6408  
4000 HORIZON WAY  
IRVING, TX 75063-



200202070045  
Skagit County Auditor

2/7/2002 Page 1 of 1 9:50AM

APPOINTMENT OF SUCCESSOR TRUSTEE



FIRST HORIZON HOME LOAN CORPORATION #:0022300453 "REFF" Lender ID:831419/

WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Original Trustor: DAVID H. REFF AND PAMELA B. REFF HUSBAND AND WIFE,  
Original Beneficiary: FT MORTGAGE COMPANIES D/B/A EMERALD MORTGAGE  
COMPANY, A KANSAS CORPORATION

Dated: 02/08/2000

Recorded on 02/11/2000 as Instrument No. 200002110136 Book N/A, Page N/A,

In the County of SKAGIT, State of WASHINGTON

Property Address: 4992 Samish Terrace Road, Bow, WA, 98232

AND WHEREAS, the undersigned, who is the present Beneficiary under said Deed of Trust, desires to appoint a successor Trustee under said Deed of Trust in the place and stead of present Trustee thereunder;

Now therefore, the undersigned hereby appoints FIRST TENNESSEE BANK NATIONAL ASSOC. whose address is 4000 HORIZON WAY, IRVING, TX 75063 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

On January 22, 2002

FIRST HORIZON HOME LOAN CORPORATION, F/K/A  
FT MORTGAGE COMPANIES DBA EMERALD MORTGAGE  
COMPANY

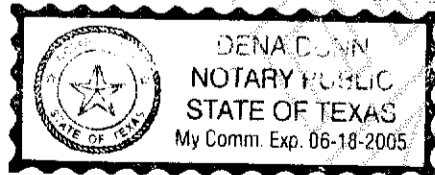
By: *Kimley Godfrey*  
KIMLEY GODFREY, LIMITED VICE  
PRESIDENT



STATE OF Texas  
COUNTY OF Dallas

ON January 22, 2002, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared KIMLEY GODFREY, 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

*Dena Dunn*



First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662  
MXJ-20020122-0061 WASKAGI SKAGIT WA BAT: 109765/0022300453 KXWASUB1