



200605120043
Skagit County Auditor

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RETURN TO: TINA MATHEWS
FIRST TENNESSEE BANK NATIONAL ASSOCIATION
PO Box 132
Memphis TN 38101

Account number: **10374452**
Property tax account number: **4601-000-005-0004**

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: **ERNEST J. NEFF & CHERYL C. NEFF**

ORIGINAL TRUSTEE: **PACIFIC NORTHWEST TITLE INSURANCE CO.**

BENEFICIARY: **FIRST HORIZON HOME LOAN CORPORATION**

DATE: **2/10/06**

RECORDING DATE: **2/15/06**

RECORDING REFERENCE: **200602150156**

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: *Tina Mathews*

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 **TINA MATHEWS** 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 26 day of APRIL, 2006.

Signature *Toya Rockamore*
Name **TOYA ROCKAMORE**
(typed or printed)

