Recording Requested By: FIRST HORIZON HOME LOAN CORP COST CENTER 6408 4000 HORIZON WAY IRVING, TX 75063-

When Recorded Return To: Trustor: Sing Kooc 3401 67th Street Sacramento, Ca 95820 Sacramento County Recording
Mark Norris, Clerk/Recorder
BOOK 20030102 PAGE 0001

Thursday, JAN 02, 2003 7:02:46 AM Ttl Pd \$8.00 Nbr-0001683078

DLM/17/1-1

SUBSTITUTION OF TRUSTEE



FIRST HORIZON HOME LOAN CORPORATION #:0014791974 "KOOC" Lender ID:792053/0014791974

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

Original Trustor: SING CHI KOOC, AND LNH BANG HUSBAND AND WIFE AND AN LAI KOOC AND DAO BICH PHUNG HUSBAND AND WIFE ALL AS JOINT TENANTS Original Beneficiary: FT MORTGAGE COMPANIES D/B/A SUNBELT NATIONAL MORTGAGE, A KANSAS CORPORATION Original Trustee: FT MORTGAGE COMPANIES D/B/A SUNBELT NATIONAL MORTGAGE

Executed 07/01/1999 and Recorded 07/13/1999 as Instrument No. 199907131172 Book N/A, Page N/A, In the County of SACRAMENTO and State of CALIFORNIA;

AND WHEREAS, the undersigned desires to substitute a different Trustee for the purpose of reconveying said Deed of Trust; NOW THEREFORE the undersigned hereby substitutes FIRST HORIZON HOME LOAN CORPORATION as Trustee under said Deed of Trust.

On __December 17, 2002

FIRST HORIZON HOME LOAN CORPORATION, F/K/A FT MORTGAGE COMPANIES D/B/A SUNBELT NATIONAL MORTGAGE

CARLA MURPHY, ADMINISTRATIVE

OFFICER

CORPORDIA CORPOR

STATE OF Texas COUNTY OF Dallas

ON December 17, 2002, before me, Lisa Gerard, a Notary Public in and for the County of Dallas County, State of Texas, personally appeared CARLA MURPHY, ADMINISTRATIVE OFFICER, 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.

LISA GERARD

