

WHEN RECORDED RETURN TO:  
**FIRST TENNESSEE BANK NATIONAL ASSOCIATION**  
PO BOX 132  
MEMPHIS, TN 38101

Account number: **10359329**  
Property tax account number: **02-05-32-3-0-1500-00**

**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 HORIZON HOME LOAN CORPORATION** as successor trustee of said deed of trust, to have all the powers of said original trustee, effective immediately.

GRANTOR: **STEPHEN L TORINA AND DEBRA TORINA**  
ORIGINAL TRUSTEE: **NORTH PACIFIC TRUSTEE, INC**  
BENEFICIARY: **FIRST TENNESSEE BANK NATIONAL ASSOCIATION**

DATE: **03/19/05** RECORDING DATE: **04/04/05**  
RECORDING REFERENCE: **2005156807**  
COUNTY OF RECORDING: **SKAMANIA** STATE OF RECORDING: **WASHINGTON**

**ALL OF LOTS 24 AND 25, AND THE WEST HALF OF LOT 26 OF WASHOUGAL RIVERSIDE TRACTS, ACCORDING TO THE RECORDED PLAT THEREOF, RECORDED IN BOOK A OF PLATS PAGE 80, IN THE COUNTY OF SKAMANIA, STATE OF 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 TENNESSEE BANK NATIONAL ASSOCIATION**  
NAME: *Timothy O. Todd*  
TITLE: **CREDIT OPERATIONS OFFICER**

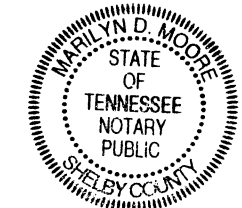
**STATE OF TENNESSEE**  
County of Shelby

Before me, a Notary Public in and for said State and County duly commissioned and qualified, personally appeared **JENNIFER MORGAN** with whom I am personally acquainted, and who, upon oath, acknowledged herself to be the Credit Operations Officer of the **FIRST TENNESSEE BANK NATIONAL ASSOCIATION**, 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 17 day of JANUARY, 2013.

Signature *Marilyn D. Moore*  
Name: **MARILYN D MOORE** (typed or printed)

Recording Requested By:  
**FIRST HORIZON HOME LOAN CORPORATION**,  
PO Box 132, Memphis TN 38101



MY COMMISSION EXPIRES  
December 15, 2015