When Recorded Return To:

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

Py

FORREST N. A. BACCI 1001 S.W. 5th AVE., # 1660 PORTLAND, OR 97204

SUBSTITUTION OF TRUSTEE

FIRST HORIZON HOME LOAN CORPORATION #:0017108432 "FORD" Lender ID:831187/

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

Original Trustor: J. B. FORD, AND BLANCHE FORD

Original Beneficiary: FT MORTGAGE COMPANIES D/B/A PREMIER MORTGAGE RESOURCES

Original Trustee: AMERITITLE

Dated: 10/25/1999

Recorded on 11/04/1999 as Instrument No. N/A Book M99, Page 44057,

In the County of KLAMATH, State of OREGON

Property Address: 1528 Dayton Street, Klamath Falls, OR, 97603

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 FORREST N.A. BACCI whose address is 1001 SOUTHWEST FIFTH AVE SUITE 1660, PORTLAND, OR 97204 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

On September 27, 2000

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

MORTGAGE RESOURCES

GALE ROBER'S, ADMINISTRATIVE

OFFICER

CAROLYN MCLEOD, ASSISTANT SECRETARY

STATE OF Texas
COUNTY OF Dallas

ON September 27, 2000, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared GALE ROBERTS, ADMINISTRATIVE OFFICER and CAROLYN MCLEOD, ASSISTANT SECRETARY, 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.

11 the Cofference

MARIA E. MANNING
Notary Public
State of Texas
Comm. Exp. 02-11-2002

First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662 SRD-20000927-0016 ORKLAMA KLAMATH OR BAT: 108177/0017108432 KXORSUB1

State of Oregon, County of Klamath Recorded 10/12/00, at 8/09 a. m. In Vol. M00 Page 3/166
Linda Smith,
County Clerk Fee\$ 2100,