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Recording Requested By: FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

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

FORREST N. A. BACCI 1001 S.W. 5th AVE., # 1660 PORTLAND, OR 97204 State of Oregon, County of Klamath Recorded 04/24/01, at 9.14 a m. In Vol. M01 Page 18/12

Linda Smith,

County Clerk Fee\$ 26

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0016371577 "QAMAR" Lender !D:828481/

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 11/16/1998 made by RUBINA QAMAR AND SYED ARSHAD ALI, as the original Grantor(s), to ASPEN TITLE AND ESCROW, INC, as the original Trustee, for the benefit of FT MORTGAGE COMPANIES D/B/A PREMIER MORTGAGE RESOURCES, as the original beneficiary, which Deed of Trust was recorded on 11/25/1998, as Instrument No. 70460, Book M98, Page 43231, in the official records of KLAMATH County, OREGON

The undersigned HEREBY SUBSTITUTES FORREST N.A. BACCI, Trustee in lieu of the above named Trustee under said Deed of Trust.

FORREST N.A. BACCI hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty express or implied, to the person or persons legally entitled thereto, all of the state held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, the present beneficiary and FORREST N.A. BACCI have caused these presents to be executed by their duly authorized officers on the dates below written.

On April 03, 2001

On 4-17-2001 (DATE)

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

By FORREST N.A. BACCI as Trustee

MARSHA JORDAN, ADMINISTRATIVE

OFFICER

FORMEST N.A. BACCI

State of Texas, County of Dallas
ON April 03, 2001, before me, a Notary Public in and for the County of Dallas, State
of Texas, personally appeared MARSHA JORDAN, 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.

Maria & Manney

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

State of Oregon, County of Multiport On this April 17.2001, before me, a Notary Public qualified for said county, came FORREST N.A. BACCI, known to me to be the identical person(s) who signed the foregoing instrument and acknowledged the execution thereof to be their voluntary act and deed.

Witness my hand and seal on 4-17-01

OFFICIAL SEAL
LORI CARPENTER
NOTARY PUBLIC-ORESON
COMMISSION NO. A304434
MY COMMISSION EXPIRES OCT. 6, 2001

First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662