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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 05/11/01, at //:54am. In Vol. M01 Page 2/744

Linda Smith,

County Clerk Fee\$ 2600

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0017421033 "DEEVERS" Lender ID:831824/

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 07/17/2000 made by RODGER C. DEEVERS AND CHERYL D. DEEVERS HUSBAND AND WIFE TENANTS BY ENTIRETY, as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of FIRST HORIZON HOME LOAN CORPORATION D/B/A CIB, as the original beneficiary, which Deed of Trust was recorded on 07/20/2000, as Instrument No. N/A, Book MOO, Page 26678, 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 25, 2001

On 5-3-2001 (DATE)

FIRST HORIZON HOME LOAN CORPORATION D/B/A

By FORREST N.A. BACCI as Trustee

Super

CARLA MURPHY, ADMINISTRATIVE

OFFICER

FORREST N.A. BACCI

State of Texas, County of Dallas ON April 25, 2001, 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

LISA GERARD
NOTARY PUBLIC
STATE OF TEXAS
Comm. Expires 4-14-2002

State of Oye, O, County of On this Man 3, 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 5-3-01



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