'01 MAY 24 AM 10:18 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

Vol. MO1 Penn 23886

State of Oregon, County of Klamath Recorded 05/24/01, at 10:18a m. In Vol. M01 Page 23886 Linda Smith, County Clerk Fee\$ 2600

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0010013953 "MCDOWELL" Lender ID:828833/

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 07/01/1999 made by NANCY L MCDOWELL, as the original Grantor(s), to ASPEN TITLE & 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 07/02/1999, as Instrument No. N/A, Book M99, Page 26690, 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 estate 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.

May 12, 2001

5-21-2001 (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

FORREST N.A. BACC:

ANGELIA WILLIAMS, ADMINISTRATIVE OFFICER

State of Texas, County of Dallas
ON May 12, 2001, before me, a Notary Public in and for the County of Dallas, State of
Texas, personally appeared ANGELIA WILLIAMS, 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/spe/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.

200.

CAROLYN McLEOD NOTARY PUBLIC STATE OF TEXAS My Comm. Exp. 10-24-2001

On this 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

itness my hand and seal on 5-21-01

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

First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662 ALH-20010512-0108 ORKLAMA KLAMATH OR BAT: 108927/0016913956 KXORSUB1