

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

Vol M01 Page 24575

When Recorded Return To:

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

State of Oregon, County of Klamath
Recorded 05/29/01, at 2:21 p.m.
In Vol. M01 Page 24575
Linda Smith,
County Clerk Fee\$ 26⁰⁰

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

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE



FIRST HORIZON HOME LOAN CORPORATION #:0016514234 "LOPEZ JR" Lender ID:210547/

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 01/13/1999 made by JOE M. LOPEZ JR. AND JANET L. LOPEZ, as the original Grantor(s), to AMERITITLE, 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 01/26/1999, as Instrument No. 73580, Book M99, Page 2756, 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.

On May 15, 2001

On 5-22-2001 (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

By:

Carla Murphy
CARLA MURPHY, ADMINISTRATIVE
OFFICER

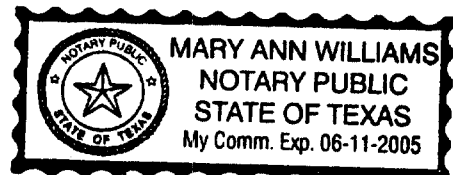
By:

Forrest N.A. Bacci
FORREST N.A. BACCI

State of Texas, County of Dallas

ON May 15, 2001, before me, a Notary Public in and for the County of Dallas, 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.

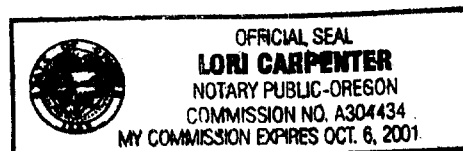
Mary Ann Williams



State of Oregon, County of Multnomah
On this May 22, 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 5-22-01

Gari Carpenter



First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662
MXJ-20010515-0048 ORKLAMA KLAMATH OR BAT: 108941/0016514234 KXORSUB1