Vol. M01 Page 34750

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 07/17/01 at 8:56 a.m. In Vol. M01 Page 3 4 750 Linda Smith. County Clerk Fee\$ 2600

'01 JUL 17 AM8:56

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0017056235 "SILVA" Lender ID:831105/

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 09/17/1999 made by MICHAEL E. SILVA, as the original Grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY, 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 09/24/1999, as Instrument No. N/A, Book M99, Page 38113, in the official records of KLAMATH County, OREGON

Thuske, Inc.
The undersigned HEREBY SUBSTITUTES FORREST N.A. BACCI, Trustee in lieu of the above

named Trustee under said Deed of Trust.

Trustee, Irc.

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.

June 28, 2001

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

Trustee, Inc. By FORREST N.A. BACCI as Trustee

FORREST N.A. BACCI, President

ANGELIA WILLIAMS, ADMINISTRATIVE

OFFICER

Texas County of Dallas State of Texas, County of Dallas
ON June 28, 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/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.

CAROLYN MCLEOD

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

on 7-10-01

State of Orea , County of Multinon , On this Julie 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

Presid and seal on [-\0-0]

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-20010628-0070 ORKLAMA KLAMATH OR BAT: 109103/0017056235 KXORSUB1

Aco c