Recording Requested By: FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

FYRST HORIZON HOME LOAN CORP COST CENTER 6408 4000 HORIZON WAY IRVING, TX 75063

FORREST N. A. BACCI 1001 S.W. 5th AVE., # 1660 PORTLAND, OR 97204 Vol. MO1 Page 46012

State of Oregon, County of Klamath Recorded 09/11/01 at 9:/2a m. In Vol. M01 Page 460/2 Linda Smith, County Clerk Fee\$ 26

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0017073958 "ANDERSON" Lender ID:210879/

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 10/06/1999 made by DANNY ANDERSON & KIM ANDERSON, 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 10/13/1999, as Instrument No. N/A, Book M99, Page 40735, in the official records of KLAMATH County, OREGON

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

FORREST N.A. BACCI TRUSTEE, INC. 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 TRUSTEE, INC. have caused these presents to be executed by their duly authorized officers on the dates below written.

On August 21, 2001

on 9-5-200) (DATE)

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

By FORREST N.A. BACCI TRUSTEE, INC. as Trustee

CARLA MURPHY, ADMINISTRATIVE

OFFICER

FORREST N.A. BACCI, President

State of Texas, County of Dallas
ON August 21, 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.

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

State of Oregon, County of With the County of On this Sert. 53001, 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

#President
Witness my hand and seal on 9-5-01

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