

**After Recording Return To:**

Forrest N.A. Bacci, Trustee, Inc.  
P.O. Box 5637  
Portland, OR 97208

State of Oregon, County of Klamath  
Recorded 09/25/01 at 8:19a m.  
In Vol. M01 Page 48571  
Linda Smith,  
County Clerk Fee\$ 26<sup>00</sup>

'01 SEP 25 AM 8:19

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**



FIRST HORIZON HOME LOAN CORPORATION #:0020161303 "KANDRA" Lender ID:835611/

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 04/27/2001 made by DARIN J KANDRA AND DEBORAH L KANDRA HUSBAND AND WIFE, as the original Grantor(s), to PACIFIC CASCADES FINANCIAL, INC., as the original Trustee, for the benefit of KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION, as the original beneficiary, which Deed of Trust was recorded on 04/27/2001, as Instrument No. N/A, Book M01, Page 18898/ 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 September 05, 2001

On 9-18-2001 (DATE)

FIRST HORIZON HOME LOAN CORPORATION

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

By: Linda Cahill

LINDA CAHILL, LIMITED VICE  
PRESIDENT

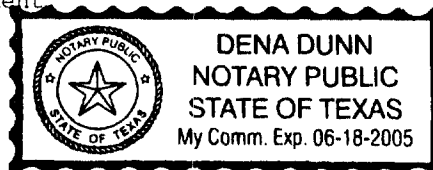
By: Forrest N.A. Bacci

FORREST N.A. BACCI, PRESIDENT

State of Texas, County of Dallas

ON September 05, 2001, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared LINDA CAHILL, LIMITED VICE PRESIDENT, 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

Dena Dunn



State of Oregon, County of Multnomah

On this Sept. 18, 2001, before me, a Notary Public qualified for said county, came FORREST N.A. BACCI, PRESIDENT, 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 9-18-01

Lori Carpenter

