Recording Requested By: FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

FIRST HORIZON HOME LOAN CORP COST SENTER 6408 4000 HORIZON WAY IRVING, TX 75063-

FORREST N.A. BACCI TRUSTEE, INC.
P.O. BOX 5637
PORTLAND, OR 97208

Vol. MQ1 Page 50725

State of Oregon, County of Klamath Recorded 10/04/01 at 12:39 p m. In Vol. M01 Page 50725
Linda Smith,
County Clerk Fee\$ 26°

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0016574907 "HILL" Lender ID:828587/

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 02/08/1999 made by ROBERT L. HILL AND NORMA L. HILL, 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 02/16/1999, as Instrument No. 74699, Book M99, Page 5334, 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 17, 2001

on 9-30-2001 (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 September 17, 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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c.

By:

LISA GERARD NOTARY PUBLIC STATE OF TEXAS Comm. Expires 4-14-2002

On this Sent. 30 Sool, 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 9-30-0

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

First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662 ALH-20010917-0055 ORKLAMA KLAMATH OR BAT: 109389/0016574907 KXORSUB1