Recording Requested By: FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

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

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

50726

State of Oregon, County of Klamath Recorded 10/04/01 at 12/34p m. In Vol. M01 Page 50726 Linda Smith, Fee\$ 26 00 County Clerk

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0016148496 "HIRENGEN" Lender ID:790662/

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 08/26/1998 made by CHRISTOPHER A. HIRENGEN AND SARAH E. HIRENGEN AND KENNETH E. GERHART AND ARLENE GERHART, 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 08/31/1998, as Instrument No. 65474, Book M98, Page 32007, in the official records of KLAMATH COURTY OPEGON to AMERITITLE, 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.

September 18, 2001

on 9-30-200 (DATE)

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

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

FORREST N.A. BACCI,

CARLA MURPHY, ADMINISTRATIVE OFFICER

State of Texas, County of Dallas
ON September 18, 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.

DENA DUNN **NOTARY PUBLIC** STATE OF TEXAS My Comm. Exp. 06-18-2005

State of Orea , County of Multiple of County of On this Sent. 30.201, before me, a Notary Public qualified for said county, came FORRESTIN.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 COMMISSION NO. A304434 MY COMMISSION EXPIRES OCT. 6, 2001

First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662