Recording Requested By: FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

FIRST HORIZON HOME LOAN CORP COST CENTER 6408 4000 HORIZON WAY IRVING. TX 75063

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

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State of Oregon, County of Klamath Recorded 10/29/01 at *9:01/a*. m. In Vol. M01 Page 54798 Linda Smith, County Clerk Fee\$ 240

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0016013104 "SCHOLER" Lender ID:827574/1668109227 The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 05/29/1998 made by R SCOTT SCHOLER, JOHANNA VAN DIJK 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 06/03/1998, as Instrument No. 59185, Book M98, Page 18856, 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 22, 2001

on 10-17-2001 (DATE)

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

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

MARSHA JORDAN, ADMINISTRAT

OFFICER

FORREST N.A. BACCI, PRESIDENT

State of Texas, County of Dallas
ON September 22, 2001, before me, a Notary Public in and for the County of Dallas,
State of Texas, personally appeared MARSHA JORDAN, 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)

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

State of OYCOM, County of Multon On this October 17, 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.

titness my hand and seal on 10-11-01 0



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