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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

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State of Oregon, County of Klamath Recorded 10/29/01 at q:04a m. In Vol. M01 Page 54800 Linda Smith, County Clerk Fee\$ 2600

## SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0017355751 "BELLON" Lender ID:315027/

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 04/11/2000 made by JOHN R BELLON AND LISA A BELLON, as the original Grantor(s), to AMERI TITLE, as the original Trustee, for the benefit of FIRST HORIZON HOME LOAN CORPORATION D/B/A PREMIER, as the original beneficiary, which Deed of Trust was recorded on 04/14/2000, as Instrument No. N/A, Book MOO, Page 12169, 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 persons legal! 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 October 03, 2001

on 10-18-2001 (DATE)

FIRST HORIZON HOME LOAN CORPORATION D/B/A PREMIER

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

MARSHA JORDAN, ADMINIST OFFICER

FORREST N.A. BACCI, PRESIDENT

State of Texas, County of Dallas
ON October 03, 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.

By:

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

State of YEGO, County of Multruman
On this YEGO, 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 10-18-01

OFFICIAL SEAL LORI CARPENTER **NOTARY PUBLIC-OREGON** COMMISSION NO. 349675 MY COMMISSION EXPIRES OCTOBER 6, 2005

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