

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

After Recording Return To:

Lance N. Wessell
Attorney at Law
806 SW Broadway, Suite 800
Portland, OR 97205

State of Oregon, County of Klamath
Recorded 01/31/2002 8:26 a.m.
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Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

02 JAN 31 AM 8:26

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0020150553 "DUCAT" Lender ID:835391/

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 02/09/2001 made by SUZANNE V DUCAT, 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 02/14/2001, as Instrument No. N/A, Book M01, Page 5974, in the official records of KLAMATH County, OREGON

The undersigned HEREBY SUBSTITUTES LANCE N. WESSELL, ~~TRUSTEE INC.~~, Trustee in lieu of the above named Trustee under said Deed of Trust.

LANCE N. WESSELL, ~~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 LANCE N. WESSELL, ~~TRUSTEE INC.~~ have caused these presents to be executed by their duly authorized officers on the dates below written.

On December 21, 2001

On 1-23-2002 (DATE)

FIRST HORIZON HOME LOAN CORPORATION

By LANCE N. WESSELL, ~~TRUSTEE INC.~~
as Trustee

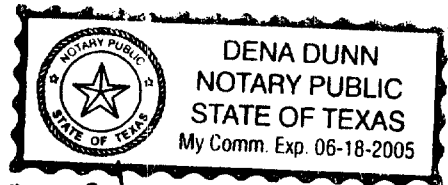
By: *Thelma Crosby*
THELMA CROSBY, LIMITED VICE
PRESIDENT

By: *Lance Wessell*
LANCE N. WESSELL, TRUSTEE

State of Texas, County of Dallas

On December 21, 2001, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared THELMA CROSBY, 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 Jan. 23, 2002, before me, a Notary Public qualified for said county, came LANCE N. WESSELL, TRUSTEE, 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 1-23-02

Lori Carpenter



First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662
MXJ-20011024-0002 ORKLAMA KLAMATH OR BAT: 109537/0020150553 KXORSUB1