

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 02/01/2002 2:07 p. m.  
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Linda Smith, County Clerk  
Fee \$ 26<sup>00</sup> # of Pgs 1

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**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

FIRST HORIZON HOME LOAN CORPORATION #0017119264 "HAVIRD" Lender ID:791712/0017119264

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 01/24/2000 made by GREGORY J. HAVIRD, 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 01/28/2000, as Instrument No. N/A, Book M00, Page 2868, 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 19, 2001

On 1-28-2002 (DATE)

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

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

By: Carla Murphy

CARLA MURPHY, ADMINISTRATIVE  
OFFICER

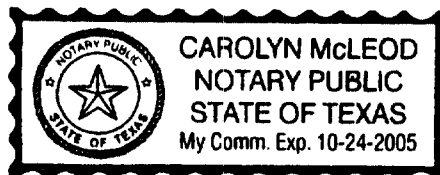
By: Lance N. Wessell

LANCE N. WESSELL, TRUSTEE

State of Texas, County of Dallas

ON December 19, 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.

Carla Murphy



State of Oregon, County of Multnomah

On this Jan 28 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 1-28-02

Lori Carpenter



First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662  
LAD-20011023-0082 ORKLAMA KLAMATH OR BAT: 109519/0017119264 KXORSUB1