

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 03/21/2002 2:10p m.
Vol M02, Pg 16665
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #0017009051 "BEARS" Lender ID:791683/0017009051

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 10/11/1999 made by SUZANNE BEARS, 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 10/22/1999, as Instrument No. N/A, Book M99, Page 42216, in the official records of KLAMATH County, OREGON

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

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

On January 30, 2002

On 3-9-2002 (DATE)

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

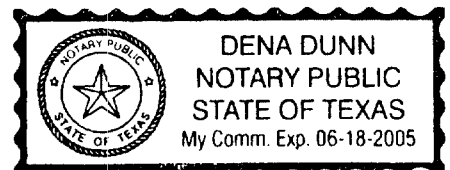
By LANCE N. WESSELL, as Trustee

By: Marsha Jordan
MARSHA JORDAN, ADMINISTRATIVE
OFFICER

By: Lance Wessell
LANCE N. WESSELL, TRUSTEE

State of Texas, County of Dallas
ON January 30, 2002, 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.

Alisa



State of Oregon, County of Multnomah
On this March 9, 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 3-9-02
Lori Carpenter



First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662
LMP-20020130-0057 ORKLAMA KLAMATH OR BAT: 109897/0017009051 KXORSUB1