Recording Requested By: FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

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44362 Vol MO2 Page

State of Oregon, County of Klamath Recorded 08/07/2002 8:33 a Vol M02, Pg 44362-63 Linda Smith, County Clerk Fee \$ 3/00 # of Pgs_

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0016014169 "GARRETT" Lender ID:210159/0992383315

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 06/08/1998 made by DANA L. GARRETT, & SUZAN E. GARRETT 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 06/17/1998, as Instrument No. 60075, Book M98, Page 20874, 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, caused these presents to be executed by their duly authorized officers on the dates below written.

On <u>June 26, 20</u>02

7-30-2002 (DATE)

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

F/K/A

By LANCE N. WESSELL, as Trustee

CARLA MURPHY, ADMINISTRATIVE

OFFICER

WESSELL, LANCE N. TRUSTEE

State of Texas, County of Dallas
ON June 26, 2002, 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.

CAROLYN McLEOD **NOTARY PUBLIC** STATE OF TEXAS My Comm. Exp. 10-24-2005

LAD-20020626-0019 ORKLAMA KLAMATH OR BAT: 110567 KXORSUB1

Page Substitution of Trustee & Deed of Reconveyance

State of Orego, County of Multiportal On this July 30,2002, 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.

Mitness my hand and seal on 7-30-02



First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662 LAD-20020626-0019 ORKLAMA KLAMATH OR BAT: 110567/0016014169 KXORSUB1