

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

Vol M02 Page 44368

When Recorded Return To:

State of Oregon, County of Klamath
Recorded 08/07/2002 8:55 a.m.
Vol M02, Pg 44368-69
Linda Smith, County Clerk
Fee \$ 31.00 # of Pgs 2

Colleen Chambers
Po Box 1553
La Pine, Or 977391553

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE



FIRST HORIZON HOME LOAN CORPORATION #:0017455171 "CHAMBERS" Lender ID:791788/0017455171

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 07/12/2000 made by COLLEEN M CHAMBERS, as the original Grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY, 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 07/20/2000, as Instrument No. N/A, Book M00, Page 26543, 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 June 19, 2002

On 7-29-2002 (DATE)

FIRST HORIZON HOME LOAN CORPORATION D/B/A
PREMIER

By LANCE N. WESSELL, as Trustee

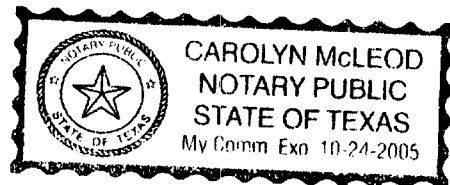
By: Carla Murphy
CARLA MURPHY, ADMINISTRATIVE
OFFICER

By: L N WesSELL
LANCE N. WESSELL, TRUSTEE

State of Texas, County of Dallas

ON June 19, 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

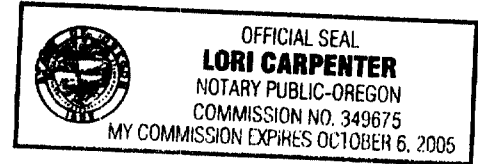


Page Substitution of Trustee & Deed of Reconveyance

State of Oregon, County of Multnomah
On this July 29, 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 7-29-02

Lori Carpenter



First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662
BRR-20020619-0118 ORKLAMA KLAMATH OR BAT: 110535/0017455171 KXORSUB1