

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

Vol M02 Page 44370

When Recorded Return To:

Raymond McClenathan
2504 Yonna Street
Klamath Falls, Or 97601

State of Oregon, County of Klamath
Recorded 08/07/2002 8:56 a.m.
Vol M02, Pg 44376-71
Linda Smith, County Clerk
Fee \$ 3/66 # of Pgs 2

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE



FIRST HORIZON HOME LOAN CORPORATION #:0016869836 "MCCLLENATHAN" Lender ID:791587/0016869836

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 08/02/1999 made by RAYMOND W. MCCLLENATHAN, & BARBARA D. MCCLLENATHAN as the original Grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY, 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 08/06/1999, as Instrument No. N/A, Book M99, Page 31846, 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 20, 2002

On 7-29-2002 (DATE)

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

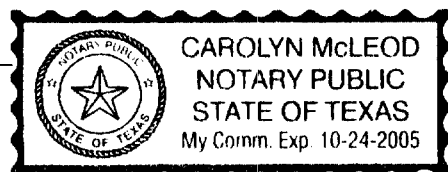
By LANCE N. WESSELL, as Trustee

By: Angelia Williams
ANGELIA WILLIAMS, ADMINISTRATIVE
OFFICER

By: L N WesSELL
LANCE N. WESSELL, TRUSTEE

State of Texas, County of Dallas
ON June 20, 2002, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared ANGELIA WILLIAMS, 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

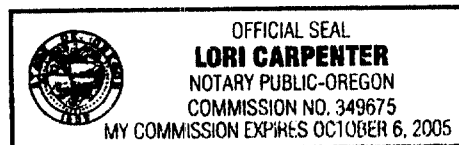


Page Substitution of Trustee & Deed of Reconveyance

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
LAD-20020620-0032 ORKLAMA KLAMATH OR BAT: 110535/0016869836 KXORSUB1