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Recording Requested By:  
FIRST HORIZON HOME LOAN CORPORATION

Vol M02 Page 45273

When Recorded Return To:

William Rutledge  
3845 Collier Ln  
Klamath Falls, Or 976038952

State of Oregon, County of Klamath  
Recorded 08/13/2002 8:46 a.m.  
Vol M02, Pg 45273-74  
Linda Smith, County Clerk  
Fee \$ 3.00 # of Pgs 2

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**



FIRST HORIZON HOME LOAN CORPORATION #:0016005985 "RUTLEDGE" Lender ID:210252/992430151

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 05/19/1998 made by WILLIAM R RUTLEDGE, AND MARY L RUTLEDGE HUSBAND AND WIFE AS JOINT TENANTS as the original Grantor(s), to KLAMATH COUNTY TITLE 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 05/26/1998, as Instrument No. 58718, Book M98, Page 17713, 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 May 28, 2002

On 8-5-2002 (DATE)

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

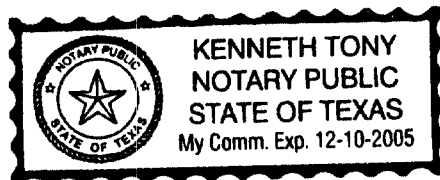
By LANCE N. WESSELL, as Trustee

By: Carla Murphy  
CARLA MURPHY, ADMINISTRATIVE  
OFFICER

By: L N WesSELL  
LANCE N. WESSELL, TRUSTEE

State of Texas, County of Dallas  
ON May 28, 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.

Kenneth Tony

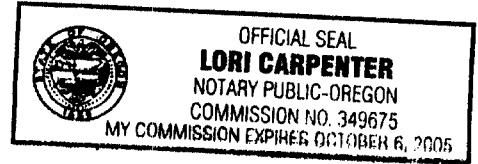


Page Substitution of Trustee & Deed of Reconveyance

State of Oregon, County of Multnomah  
On this August 5, 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 8-5-02

Lori Carpenter



First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662  
BRR-20020528-0085 ORKLAMA KLAMATH OR BAT: 110439/0016005985 KXORSUB1