State of Oregon, County of Klamath

	IMENT		

Recorded 08/29/2002 8.14 a m. Vol M02, Pg 4896 Linda Smith, County Clerk
Fee \$ 2/0 # of Pgs ______ For value received, the hereby undersigned grants, assigns and transfers to: **CHASE MORTGAGE COMPANY** 3415 Vision Drive Columbus, OH 43219

All beneficial interest under that certain **DEED OF TRUST** dated **09/21/01** in the amount of **\$120,600.00** executed by RICHARD A DECHELLIS KAREN H DESCHELLIS (BORROWER) payable to the order of FIRST HORIZON HOME LOAN CORPORATION (BENEFICIARY), EXPRESSCLOSE.COM (TRUSTEE) and recorded on 10/01/01 as Instrument/File # N/A Book/Volume M01 Page 53207 of the Official Records of KLAMATH COUNTY, OR described as:

BEGINNING AT THE MOST NORTHERLY CORNER OF LOT 2 IN BLOCK 37 OF HOT SPRINGS ADDITION TO THE CITY OF KLAMATH FALLS, OREGON, THENCE SOUTHWESTERLY ALONG THE LINE BETWEEN LOTS 1 AND 2 IN SAID BLOCK 37, 100 FEET: THENCE SOUTHERLY AND PARALLEL TO PACIFIC TERRACE 45 FEET; THENCE SOUTHWESTERLY PARALLEL, TO PORTLAND STREET, 50 FEET TO THE ALLEY; THENCE SOUTHERLY AND PARALLEL TO PACIFIC TERRACE, 10 FEET TO THE NORTHERLY LINE OF LOT 3 IN SAID BLOCK 37; THENCE EASTERLY ALONG SAID LINE OF LOT 3, 62 1/2 FEET; THENCE SOUTHERLY AND PARALLEL TO PACIFIC TERRACE 1 FOOT: THENCE EASTERLY PARALLEL TO PORTLAND STREET 87 1/2 FEET TO PACIFIC TERRACE; THENCE NORTHERLY ALONG THE WESTERLY LINE OF PACIFIC TERRACE 56 FEET TO THE POINT OF BEGINNING. SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

Property Address: 840 PACIFIC TERRACE, KLAMATH FALLS, OR 97601

FIRST HORIZON HOME LOAN CORPORATION

By: David Lowenberg, Vice President

State of TEXAS, County of COLLIN

On this June 14, 2002, before me the undersigned, A Notary Public in and for said State, personally appeared David Lowenberg and Dana Nabors who executed the within instrument as Vice President and Asst. Secretary personally known to me (or proved to me on the basis of satisfactory evidence) to be the person (s) who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its board of directors.

Georgia L. Nelson, Notary Public My Commission Expires August 3, 2002

FHHLC: 0027473172 CMC: 1988722111 Loan Number: 0027473172

CF 6/ 58/265/KAH/

GEORGIA L. NELSON EXPIRES: AUGUST 3, 2002

Prepared By and When Recorded Return and Mail To: MARILYN RUDE, PRESIDENT **CONCORD COMMERCIAL SERVICES 5213 STREAMWOOD LANE** PLANO, TX 75093 (972) 931-7431