Recording Requested By: FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

Sue Roth 242 Angela Ct Klamath Falls, Or 976018305

State of Orego	n, Co	unty of	Klama	ath
Recorded 10/03/	2002	11:34		
Vol M02, Pg	54	413		
Linda Smith, Co	ounty (Clerk		
Fee \$ 2600	# of	Pgs /		

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0017043555 "ROTh" Lender ID:792202/

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 10/07/1999 made by SUE ELLEN ROTH AND ANDREW CRAIG KRUSE, 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 10/14/1999, as Instrument No. N/A, Book M99, Page 40921, 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. 9-23-2002 (DATE)

August 26, 2002

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

By LANCE N. WESSELL, as Trustee

LANCE N. WESSELL, TRUSTEE

Murp CARLA MURPHY, ADMINISTRATIVE

OFFICER

State of Texas, County of Dallas
ON August 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.

LISA GERARD Notary Public, State of Texas My Commission Expires April 14, 2006

State of Oregon, County of On this 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

tness my band and seal on 9-23

OFFICIAL SEAL **LORI CARPENTER NOTARY PUBLIC-OREGON** COMMISSION NO. 349675 MY COMMISSION EXPIRES OCTOBER 6; 2005

First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662