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Recording Requested By: FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

John Hancock 1030 Wild Plum Dr Klamath Falls, Or 976011921

State of Oregon, County of Klamath Recorded 10/03/2002 11:36 a m. Vol M02, Pg 56414 Linda Smith, County Clerk Fee \$ 2600 # of Pgs

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0016845299 "HANCOCK" Lender ID:163002/0016845299

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 06/09/1999 made by JOHN EDWARD HANCOCK & REBECCA JOSEPHINE HANCOCK, 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 RESOURCES, as the original beneficiary, which as Instrument No. N/A, Book M99, Page 23605, Deed of Trust was recorded on 06/15/1999, as I 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.

August 26, 2002 On

By:

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

LANCE N. WESSELL, as Trustee

9-23-2002 (DATE)

LANCE N. WESSELL, TRUSTEE

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

CAROLYN McLEOD **NOTARY PUBLIC** STATE OF TEXAS My Comm. Exp. 10-24-2005

On this LANCE N. WESSELL, TRUSTEE, known to me to be the identical policy. 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

Witness my hand and seal on

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