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Recording Requested By: FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

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Larry Fox 5670 Uhrmann Rd Klamath Falls, Or 976019313

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0016744823 "FOX" Lender ID:201422/

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 04/12/1999 made by LARRY EUGENE FOX & VIOLET DONNETTE FOX, 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 04/20/1999, as Instrument No. N/A, Book M99, Page 14493, 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 September 11, 2002

On 9-23-2002 (DATE)

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

MARSHA JORDAN, ADMINISTRATIVE OFFICER

By LANCE N. WESSELL, as Trustee

LANCE N. WESSELL, TRUSTEE

State of Texas, County of Dallas
ON September 11, 2002, before me, a Notary Public in and for the County of Dallas, State
of Texas, personally appeared MARSHA JORDAN, 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.

CAR NO STA My Co

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

On this ______, County of ______, 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 9,2803

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 MXJ-20020911-0073 ORKLAMA KLAMATH OR BAT: 110813/0016744823 KXORSUB1