Vol MO2 Page 63759

Recording Requested By: FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

Wilbur Hubbard Sr 10407 Preddy Ave Klamath Falls, Or 976039530

State of Oregon, County of Klamath Recorded 11/05/2002 8:50 a. m.

Vol M02, Pg 63754

Linda Smith, County Clerk

Fee \$ 2600 # of Pgs /

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0017155086 "HUBBARD SR" Lender ID:831330/1674045949

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 01/11/2000 made by WILBUR F. HUBBARD SR., AND JERRI L. HUBBARD 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 01/14/2000, as Instrument No. N/A, Book M00, Page 1350, 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.

September 14, 2002

On 10-25-2002 (DATE)

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

OFFICER (

ANGELIA WILLIAMS, ADMINISTRATIVE By LANCE N. WESSELL, as Trustee

LANCE N. WESSELL, TRUSTEE

State of Texas, County of Dallas ON September 14, 2002, before me, a Notary Public in and for the County of Dallas, State ON September 14, 2002, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared ANGELIA WILLIAMS, 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(f) acted, executed the instrument.

RELINDATAYLOR

BELINDA TAYLOR NOTARY PUBLIC STATE OF TEXAS My Comm. Exp. 12-10-2005

State of Cook of County of County of 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

itness my hand and seal on 10-250



First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662 LMP-20020914-0041 ORKLAMA KLAMATH OR BAT: 110829/0017155086 KXORSUB1