'02 NOV 19 AM9:29

Recording Requested By: FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

Donald Phillips 1621 Worden Ave Klamath Falls, Or 976012172 Vol_MO2_Page 66836

State of Oregon, County of Klamath Recorded 11/19/2002 9:29 a. m. Vol M02, Pg <u>66 P36</u> Linda Smith, County Clerk Fee \$ 2600 # of Pgs " # of Pgs ___/

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0016681934 "PHILLIPS" Lender ID:828674/

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 03/31/1999 made by DONALD L PHILLIPS & CAROL A PHILLIPS, 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 04/09/1999, as Instrument No. 77804, Book M99, Page 12841, in the official records of KIAMATH County, OPECON 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.

2002

on 1025-2002 (DATE)

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

ANGELIA VILLIAMS, COMINISTRATIVE

OFFICER!

By LANCE N. WESSELL, as Trustee

LANCE N. WESSELL, TRUSTEE

State of Texas, County of Dallas
ON September 13, 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(s) acted, executed the instrument.

CAROLYN MCLEOD

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

County of Notary State of Oregoing instrument and acknowledged the execution thereof to be their voluntary act and

itness my hand and seal on 0-3503

OFFICIAL SEAL **LORI CARPENTER NOTARY PUBLIC-OREGON** MY COMMISSION EXPIRES OCTOBER 6, 2005

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