

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

Vol M02 Page 68924

When Recorded Return To:

PN
Ernest Handford
4310 Highland Way
Klamath Falls, Or 976038567

State of Oregon, County of Klamath
Recorded 11/27/2002 8:14a m.
Vol M02, Pg 68924
Linda Smith, County Clerk
Fee \$ 26⁰⁰ # of Pgs 1

'02 NOV 27 AM8:14

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE



FIRST HORIZON HOME LOAN CORPORATION #0016344095 "HANDFORD" Lender ID:828461/1669533572

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 11/04/1998 made by ERNEST MICHAEL HANDFORD, 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 11/12/1998, as Instrument No. 69545, Book M98, Page 41337, 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 October 17, 2002

On 11-15-2002 (DATE)

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

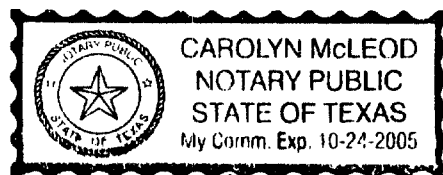
By LANCE N. WESSELL, as Trustee

By: *[Signature]*
MONICA WILMORE, ADMINISTRATIVE
OFFICER

By: *[Signature]*
LANCE N. WESSELL, TRUSTEE

State of Texas, County of Dallas

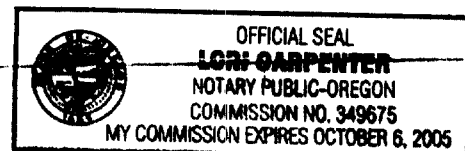
ON October 17, 2002, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared MONICA WILMORE, ADMINISTRATIVE OFFICER, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within 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.



State of Oregon, County of Multnomah
On this NOV. 15, 2002, 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 11-15-02

[Signature]



First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662
MJC-20021017-0019 ORKLAMA KLAMATH OR BAT: 110973/0016344095 KXORSUB1