

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

Ira Holden
151859 Conestoga Rd
La Pine, Or 977399387

State of Oregon, County of Klamath

Recorded 12/13/2002 12:09 PM

Vol M02, Pg 72733

Linda Smith, County Clerk

Fee \$ 26.00 # of Pgs 1

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE



FIRST HORIZON HOME LOAN CORPORATION #:0014462378 "HOLDEN" Lender ID:223012718641594

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 11/02/1999 made by IRA E. HOLDEN AND ALANA E. HOLDEN TENANTS BY THE ENTIRETY, as the original Grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY,, as the original Trustee, for the benefit of FT MORTGAGE COMPANIES D/B/A SUNBELT NATIONAL MORTGAGE, A KANSAS CORPORATION, as the original beneficiary, which Deed of Trust was recorded on 11/09/1999, as Instrument No. N/A, Book M99, Page 44793, 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 November 16, 2002

On 12-04-02 (DATE)

FIRST HORIZON HOME LOAN CORPORATION, F/K/A
FT MORTGAGE COMPANIES D/B/A SUNBELT
NATIONAL MORTGAGE

By LANCE N. WESSELL, as Trustee

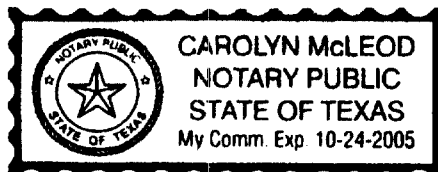
By: [Signature]
KIMLEY GODFREY, LIMITED VICE
PRESIDENT

By: [Signature]
LANCE N. WESSELL, TRUSTEE

State of Texas, County of Dallas

ON November 16, 2002, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared KIMLEY GODFREY, LIMITED VICE PRESIDENT, 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.

[Signature]



State of OREGON, County of MULTNOMAH

On this DEC 04 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 12-4-02

Tina Meeker



First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662
LWJ-20021116-0044 ORKLAMA KLAMATH OR BAT: 111089/0014462378 KXORSUB1