

Recording Requested By:  
FIRST HORIZON HOME LOAN CORPORATION

Vol M03 Page 05288

When Recorded Return To:

Jeffrey Cronin  
1202 Thomas Dr  
Klamath Falls, Or 976034188

State of Oregon, County of Klamath  
Recorded 01/29/2003 10:08 a m.  
Vol M03 Pg 05288  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 1

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**



FIRST HORIZON HOME LOAN CORPORATION #:0016837403 "CRONIN" Lender ID:828782/1672962185

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 06/15/1999 made by JEFFREY P CRONIN, 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 06/18/1999, as Instrument No. N/A, Book M99, Page 24123, 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 December 17, 2002

On 01-06-03 (DATE)

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

By: Carla Murphy  
CARLA MURPHY, ADMINISTRATIVE  
OFFICER

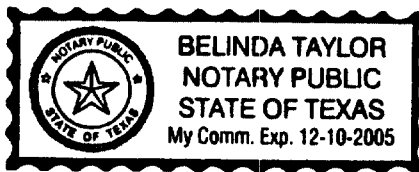


By LANCE N. WESSELL, as Trustee

By: Lance N. Wessell  
LANCE N. WESSELL, TRUSTEE

State of Texas, County of Dallas  
ON December 17, 2002, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared CARLA MURPHY, 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.

Belinda Taylor



State of OREGON, County of MULTNOMAH  
On this JAN 06 2003, 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 01-06-03

Tina Meeker



First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662  
MJC-20021217-0019 ORKLAMA KLAMATH OR BAT: 111217/0016837403 KXORSUB1