

Recording Requested By:  
FIRST HORIZON HOME LOAN CORPORATION

Vol M03 Page 05489

When Recorded Return To:

Charles Hobbs  
721 Arrowhead Rd  
Klamath Falls, Or 976011985

State of Oregon, County of Klamath  
Recorded 01/29/2003 11:55 a.m.  
Vol M03 Pg 05489  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 1

'03 JAN 29 AM 11:55

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

FIRST HORIZON HOME LOAN CORPORATION #:0016223166 "HOBBS" Lender ID:305001/7754129

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 09/16/1998 made by CHARLES D HOBBS, AND JUDITH F HOBBS 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 09/22/1998, as Instrument No. 66700, Book M98, Page 34784, 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 DEC 05 2002 (DATE)

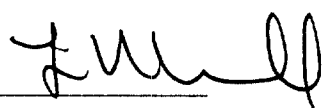
On 01-08-03 (DATE)

G.E. CAPITAL MORTGAGE SERVICES, INC.

By LANCE N. WESSELL, as Trustee

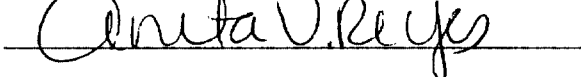


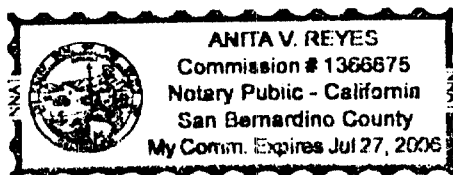
**CECELIA GAMA**  
Assistant Vice President  
State of CALIFORNIA, County of SAN BERNARDINO  
ON DEC 05 2002, before me, Anita V Reyes, a Notary  
Public in and for SAN BERNARDINO County, in the State of  
CALIFORNIA, personally appeared  
Cecelia Gama

By:   
LANCE N. WESSELL, TRUSTEE

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.

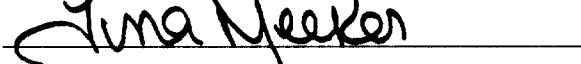
WITNESS my hand and official seal,





State of OREGON, County of MULTNOMAH  
On this 01-08-03, 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 01-08-03





First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662  
BRR-20021125-0005 ORKLAMA KLAMATH OR BAT: 111119/0016223166 KXORSUB1