

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

Vol M03 Page 05490

When Recorded Return To:

Joan Kelch
Po Box 2369
La Pine, Or 977399363

State of Oregon, County of Klamath
Recorded 01/29/2003 11:55 a m.
Vol M03 Pg 05490
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 #0007984362 "KELCH" Lender ID:827823/1668596486

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 08/03/1998 made by JOAN E. KELCH, as the original Grantor(s), to FIRST AMERICAN TITLE INSURANCE CO., 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 08/07/1998, as Instrument No. 64137, Book M98, Page 29109, 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 30, 2002

On 01-08-03 (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



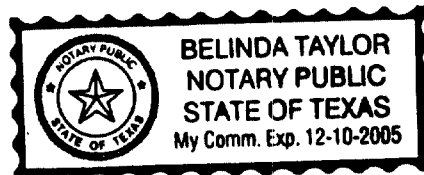
By LANCE N. WESSELL, as Trustee

By: L Wessell
LANCE N. WESSELL, TRUSTEE

State of Texas, County of Dallas

ON December 30, 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 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

Tina Meeker



First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662
BNB-20021219-0043 ORKLAMA KLAMATH OR BAT: 111187/0007984362 KXORSUB1