

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

Vol M03 Page 05493

When Recorded Return To:

David Cereghino
Hc 1 Box 10b
Lucile, Id 835429702

State of Oregon, County of Klamath
Recorded 01/29/2003 11:55a m.
Vol M03 Pg 05493
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 #0017225061 "CEREGHINO" Lender ID:315001/0000050812

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 03/21/2000 made by DAVID R. CEREGHINO, as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of FIRST HORIZON HOME LOAN CORPORATION D/B/A PREMIER, as the original beneficiary, which Deed of Trust was recorded on 03/24/2000, as Instrument No. N/A, Book M00, Page 9781, 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 January 07, 2003

On 01-14-03 (DATE)

FIRST HORIZON HOME LOAN CORPORATION D/B/A
PREMIER

By: Lashundra Payne
LASHUNDRA PAYNE, ADMINISTRATIVE
OFFICER



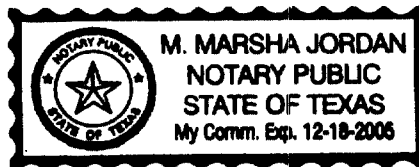
By LANCE N. WESSELL, as Trustee

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

State of Texas, County of Dallas

ON January 07, 2003, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared LASHUNDRA PAYNE, 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.

M. Marsha Jordan



State of Oregon, County of MULTNOMAH

On this Jan 14 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 01-14-03

Tina Meeker



First Horizon Home Loan Corp. 4000 Horizon Way, Irving, TX 75063, 800/364-7662
RSC-20030107-0109 ORKLAMA KLAMATH OR BAT: 111235/0017225061 KXORSUB1

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