Vol\_M03 Page 17418 State of Oregon, County of Klamath 9:58 Am. Recorded 03/24/2003 Vol M03 Pg 17418 Linda Smith, County Clerk Fee \$ 76 # of Pgs 1

WHEN RECORDED, MAIL TO: Nationwide Title Clearing 2100 Alt 19 North Palm Harbor, FL 34683 L#:1988544556

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, ALAN L. LAIRD & SHARON A. LAIRD was the original Trustor, PACIFIC CASCADES FINANCIAL, INC.

was the original Trustee, and

KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION

was the original Beneficiary under that certain Deed of Trust dated 05/24/01 in KLAMATH County, Oregon, under Doc #

Page 24757 recorded on 05/30/01 or Book M01 WHEREAS, the undersigned as present Beneficiary, having received full payment on said Deed of Trust and debt and desiring to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee thereunder. NOW, THEREFORE, the underigned hereby substitutes: H. Stephen Bauer, as Trustee under said Deed of Trust and directs the said H. Stephen Bauer to reconvey, without warranty, to the parties entitled thereto the estate now held by him under said Deed of Trust.

Dated: 02/22/03 FIRST HORIZON HOME LOAN CORP.

BY: MIKE HOY

VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS This instrument was acknowledged before me on 02/22/03 by MIKE HOY as VICE PRESIDENT

of FIRST HORIZON HOME LOAN CORP. 1

MILAGROS MARTINEZ

Notary Public/Commission expires 12/16/2006

Milagros Martinez Notary Public, State of Florida My Commission Exp. Dec.16, 2006 # DD172228 Bonded through Florida Notary Assn., Inc.

H. Stephen Bauer, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or persons legally entitled thereto, without warranty, the estate, title and interest now held by the the undersigned in and to the premises more fully described in said Deed of Trust.

H. Stephen Bauer

, as Trustee Dated:

MAR 0 4 2003

STATE OF OREGON COUNTY OF MULTNOMAH This instrument was acknowledged before me

on MAR 0 4 2003 by H. Stephen Bauer.

Mull

Notary Public

OFFICIAL SEAL HENRY L BAUER NOTARY PUBLIC-OREGON COMMISSION NO. 332727 MY COMMISSION EXPIRES MARCH 16, 2004