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State of Oregon, County of Klamath
Recorded 05/08/2003 8:16 a.m.
Vol M03 Pg 30638
Linda Smith, County Clerk
Fee \$ 26⁰⁰ # of Pgs 1

WHEN RECORDED, MAIL TO:
Nationwide Title Clearing
2100 Alt 19 North
Palm Harbor, FL 34683
L#:1988596072

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, DENNIS L ODEN & CYNTHIA R. ODEN
was the original Trustor,
PACIFIC CASCADES FINANCIAL, INC.
was the original Trustee, and
KLAMATH FIRST SAVINGS AND LOAN ASSOCIATION
was the original Beneficiary under that certain Deed of Trust
dated 06/08/01 in KLAMATH County, Oregon, under Doc #
or Book M01 Page 29018 recorded on 06/18/01
WHEREAS, the undersigned as present Beneficiary, having received
full payment on said Deed of Trust and debt and desiring to sub-
stitute a new Trustee under said Deed of Trust in place and stead
of said original Trustee thereunder. NOW, THEREFORE, the under-
signed 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: 04/26/03
FIRST HORIZON HOME LOAN CORP.

BY: Steve Rogers VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS
This instrument was acknowledged before me on 04/26/03
by Steve Rogers as VICE PRESIDENT
of FIRST HORIZON HOME LOAN CORP.

MILAGROS MARTINEZ
Notary Public/Commission expires 12/16/2006

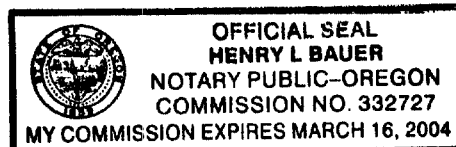


Milagros Martinez
Notary Public, State of Florida
My Commission Exp. Dec. 16, 2006
DD172228
Bonded through
Florida Notary Assn., Inc.

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.

BY: H. Stephen Bauer, as Trustee Dated: MAY 03 2003

STATE OF OREGON COUNTY OF MULTNOMAH
This instrument was acknowledged before me
on MAY 03 2003 by H. Stephen Bauer.



Notary Public



CHAS5 dc 44287 Y