

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

Robert Mezger
5545 Sylvia Ave
Klamath Falls, Or 976038150

State of Oregon, County of Klamath
Recorded 05/22/2003 9:15 a m.
Vol M03 Pg 34486
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE



FIRST HORIZON HOME LOAN CORPORATION #:0020156394 "MEZGER" Lender ID:223508/719248105

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 03/08/2001 made by ROBERT W. MEZGER AND PATRICIA C. MEZGER HUSBAND AND WIFE, as the original Grantor(s), to PACIFIC CASCADES FINANCIAL, INC., as the original Trustee, for the benefit of KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION, as the original beneficiary, which Deed of Trust was recorded on 03/09/2001, as Instrument No. N/A, Book MQ1, Page 9569, 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.

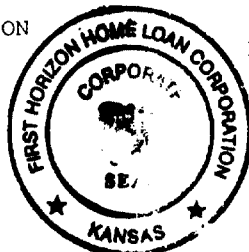
On March 21, 2003

On APR 22 2003 (DATE)

FIRST HORIZON HOME LOAN CORPORATION

By LANCE N. WESSELL, as Trustee

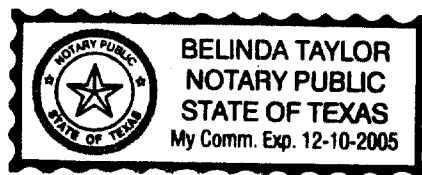
By: [Signature]
KIMLEY GODFREY, LIMITED VICE
PRESIDENT



By: [Signature]
LANCE N. WESSELL, TRUSTEE

State of Texas, County of Dallas
ON March 21, 2003, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared KIMLEY GODFREY, LIMITED VICE PRESIDENT, 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.

[Signature]



State of OREGON, County of MULTNOMAH
On this APRIL 22 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 APR 22 2003

[Signature]



First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662
RSC-20030321-0104 ORKAMA KLAMATH OR BAT: 111425/0020156394 KXORSUB1