

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

Vol M03 Page 41221

When Recorded Return To:

Philip Rutherford
7346 Pinebrook Rd
Park City, Ut 840985344

State of Oregon, County of Klamath
Recorded 06/17/2003 \$ 462 m.
Vol M03 Pg 41221
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

'03 JUN 17 AM 8:46

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE



FIRST HORIZON HOME LOAN CORPORATION #:0020158291 "RUTHERFORD" Lender ID:835696/1677511033

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 03/07/2001 made by WENDY L. RUTHERFORD, 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 03/15/2001, as Instrument No. ~~10415~~, Book ~~N/A~~, Page ~~N/A~~, in the official records of KLAMATH County, OREGON

[^]m01 [^]32985

The undersigned HEREBY SUBSTITUTES LANCE N. WESSELL,, Trustee in lieu of the above named Trustee under said Deed of Trust.

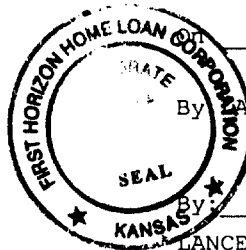
LANCE N. WESSELL, hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty express or implied, to 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 April 10, 2003

MAY 07 2003 (DATE)

FIRST HORIZON HOME LOAN CORPORATION



By LANCE N. WESSELL, as Trustee

By: [Signature]

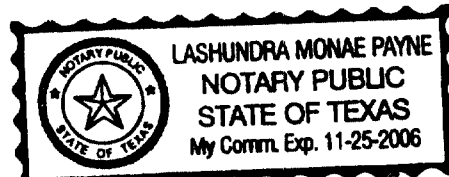
CINDY YEANG, LIMITED VICE PRESIDENT

[Signature]
LANCE N. WESSELL, TRUSTEE

State of Texas, County of Dallas

ON April 10, 2003, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared CINDY YEANG, 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]
Lashundra Monae Payne



State of Oregon, County of Multnomah

On this May 7, 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 MAY 07 2003

[Signature]
Tina Meeker

