

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

Vol M03 Page 57679

When Recorded Return To:

et Scott Girdner
3435 Maidu Way
Chiloquin, Or 976247785

State of Oregon, County of Klamath
Recorded 08/11/2003 9:10 A m
Vol M03 Pg 57679
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

'03 AUG 11 AM 9:10

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0016048035 "GIRDNER" Lender ID:790695/0016048035

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 09/01/1998 made by SCOTT F. GIRDNER, as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of FT MORTGAGE COMPANIES D/B/A PREMIER MORTGAGE RESOURCES, as the original beneficiary, which Deed of Trust was recorded on 09/16/1998, as Instrument No. 66358, Book M98, Page 34024, 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 May 05, 2003

On 6-2-03 (DATE)

FIRST HORIZON HOME LOAN CORPORATION, F/K/A
FT MORTGAGE COMPANIES D/B/A PREMIER
MORTGAGE RESOURCES

By LANCE N. WESSELL, as Trustee

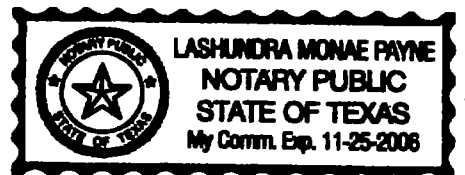
By: Carla Murphy
CARLA MURPHY, ADMINISTRATIVE
OFFICER

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

State of Texas, County of Dallas

ON May 05, 2003, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared CARLA MURPHY, 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.

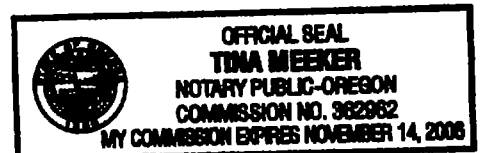
Lashundra Monae Payne



State of Oregon, County of MULTNOMAH
On this JUNE 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 6-2-03

Tina Meeker



First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662
LAD-20030505-0084 ORKLAMA KLAMATH OR EAT: 1116350016048035 KXORSUB1

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