Recording Requested By: FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

ph

James Mcginnis 2454 Ne Keats Dr Bend, Or 977013652

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State of Oregon, County of Klamath
Recorded 09/03/2003 9:05a m
Vol M03 Pg 6/9/U
Linda Smith, County Clerk
Fee \$ 26 00 # of Pgs /

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #0016439028 "MCGINNIS" Lender ID:201428/851968813

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 12/08/1998 made by JAMES PATRICK MCGINNIS AND TERRY LYNN MCGINNIS, 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 12/15/1998, as Instrument No. 71539, Book M98, Page 45904, 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 22, 2003

on 7-25-03 (DATE)

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

By: Milliand Payne Payne -

LASHUNDRA PAYNE, ADMINISTRATIVE OFFICER

By LANCE N. WESSELL, as Trustee

By: INCIL

LANCE N. WESSELL, TRUSTEE

State of Texas, County of Dallas
ON May 22, 2003, before me, a Notary Public in and for the County of Dallas, State of
Texas, personally appeared LASHUNDRA PAYNE, 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.

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LISA GERARD
NOTARY PUBLIC
STATE OF TEXAS
My Comm. Exp. 84-14-2006

State of OCOO, County of MOHOOO County of MOHOOO County, came Cance 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 7-25-03



First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662