

Recording Requested By:  
FIRST HORIZON HOME LOAN CORPORATION

Vol M03 Page 64946

When Recorded Return To:

*pv* Joan Kelch  
Po Box 2369  
La Pine, Or 977399363

State of Oregon, County of Klamath  
Recorded 09/03/2003 9:07a m  
Vol M03 Pg 64946  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 1

'08 SEP 3 4:07

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

FIRST HORIZON HOME LOAN CORPORATION #0007984362 "KELCH" Lender ID:827823/1668598488

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 08/03/1998 made by JOAN E. KELCH, as the original Grantor(s), to FIRST AMERICAN TITLE INSURANCE CO., 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 08/07/1998, as Instrument No. 64137, Book M98, Page 29109, 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 December 20, 2002

On 7-28-2003 (DATE)

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

By: Lashundra Payne  
LASHUNDRA PAYNE, ADMINISTRATIVE  
OFFICER



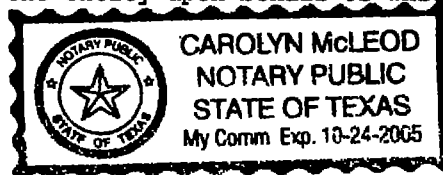
By LANCE N. WESSELL, as Trustee

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

State of Texas, County of Dallas

ON December 20, 2002, 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.

Carolyn McLeod

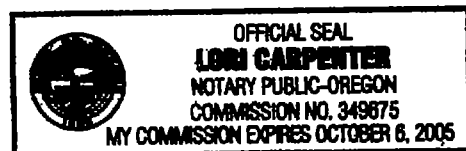


State of Oregon, County of Klamath

On this July 28, 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 7-28-03

Gari Carpenter



First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/384-7662  
BNB-20021219-0043 ORKLAMA KLAMATH OR BAT: 111187/0007984362 KXOR8UB1

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