

Recording Requested By:  
FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

Charles Whitlatch  
14600 Homestead Ln  
Klamath Falls, Or 976018003

State of Oregon, County of Klamath  
Recorded 09/03/2003 9:43 a. m  
Vol M03 Pg 64960  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 1

09 SEP 3 9:43

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

FIRST HORIZON HOME LOAN CORPORATION #:0020221974 "WHITLATCH" Lender ID:314005/0000228993

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 07/23/2001 made by CHARLES T. WHITLATCH AND PAMELA S. WHITLATCH, 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 07/27/2001, as Instrument No. N/A, Book M01, Page 37383, 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 July 10, 2003

On 7-30-03 (DATE)

FIRST HORIZON HOME LOAN CORPORATION

By LANCE N. WESSELL, as Trustee

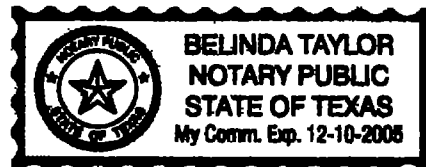
By: [Signature]  
CINDY YEANG, LIMITED VICE  
PRESIDENT

By: [Signature]  
LANCE N. WESSELL, TRUSTEE

State of Texas, County of Dallas

ON July 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]



State of Oregon, County of Multnomah  
On this 30th day of July, 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 7-30-03

[Signature]

