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Recording Requested By: FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

Michael Thornhill 3643 Hope St Klamath Falls, Or 976037515 State of Oregon, County of Klamath Recorded 09/03/2003 9:46 a m Vol M03 Pg 1, 4963 Linda Smith, County Clerk Fee \$ 1100 # of Pgs 1

103 SEP 3 AV9:46

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0020125217 "THORNHILL" Lender ID:223457/719168223 The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 01/31/2001 made by MICHAEL THORNHILL AND KATHLERN THORNHILL HUSBAND AND WIFE, 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 02/01/2001, as Instrument No. N/A, Book M01, Page 4080,/ 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.

July 07, 2003

0n7-30-03

FIRST HORIZON HOME LOAN CORPORATION

By LANCE N. WESSELL, as Trustee

KIMLEY GODFREY, LIMITED VICE

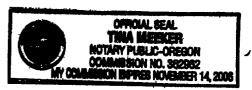
LANCE N. WESSELL, TRUSTEE

State of Texas, County of Dallas
ON July 07, 2003, before me, a Notary Public in and for the County of Dallas, State of
Texas, personally appeared KIMLEY GODFREY, 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) afted, executed the instrument.

BELINDA TAYLOR NOTARY PUBLIC STATE OF TEXAS My Comm. Sup. 12-10-208

State of COON, County of MIHOCOL
On this 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 State of COO On this COO LANCE N. WESSELL, TRUSTEE,

Witness my hand and seal on 1-30-03 00 X



First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 890/364-7662 kps-2003/07-0000 ord AMA KAMATH OR BAT: 111691/0020125217 kpc/ras/lat