

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

Vol M03 Page 64969

When Recorded Return To:

Michael Grabowski
Po Box 3212
Central Point, Or 975020008

State of Oregon, County of Klamath
Recorded 09/03/2003 9:51 a. m
Vol M03 Pg 64969
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

03 SEP 8 AM 9:51

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0020151932 "GRABOWSKI" Lender ID:835396/1676556888

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 03/23/2001 made by MICHAEL J GRABOWSKI, 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 03/23/2001, as Instrument No. N/A, Book M01, Page 11745, 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 June 18, 2003

On 7-25-03 (DATE)

FIRST HORIZON HOME LOAN CORPORATION

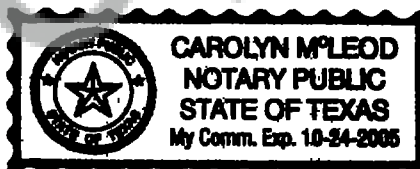
By LANCE N. WESSELL, as Trustee

By *Kimley Godfrey*
KIMLEY GODFREY, LIMITED VICE
PRESIDENT

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

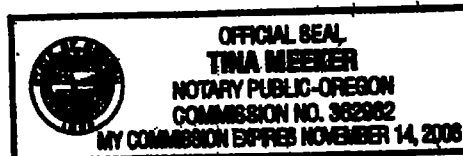
State of Texas, County of Dallas

ON June 18, 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) acted, executed the instrument.



State of Oregon, County of Multnomah
On this 30th day of September, 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 7-25-03
Tina Meeker



First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662
US# 20030619-0069 OR/LAMA KLAMATH OR BAT: 1116750020151932 JXORS051