

Recording Requested By:  
FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

Walter Krupnak  
3825 Mazama Dr  
Klamath Falls, Or 976037924

State of Oregon, County of Klamath  
Recorded 11/28/03 10:27a m  
Vol M03 Pg 87612  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 1

03 NOV 28 AM 10:27

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

FIRST HORIZON HOME LOAN CORPORATION #0029584182 "KRUPNAK" Lender ID: 849072/1682082538

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 06/26/2002 made by WALTER M KRUPNAK, & CARMELLA F KRUPNAK TENANTS IN THE ENTIRETY as the original Grantor(s), to AMERTITLE, as the original Trustee, for the benefit of FIRST HORIZON HOME LOAN CORPORATION, as the original beneficiary, which Deed of Trust was recorded on 07/03/2002, as Instrument No. N/A, Book M02, Page 38320, 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 14, 2003

On SEP 09 2003 (DATE)

FIRST HORIZON HOME LOAN CORPORATION

By LANCE N. WESSELL, as Trustee

By: 

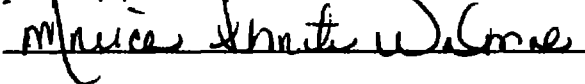
By: 

LANCE N. WESSELL, TRUSTEE

THELMA CROSBY, LIMITED VICE  
PRESIDENT

State of Texas, County of Dallas

ON July 14, 2003, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared THELMA CROSBY, 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.



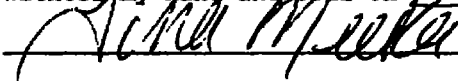


State of Oregon, County of Multnomah

On this SEP 9 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.

SEP 09 2003

Witness my hand and seal on





First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662  
JLM-20080714-0088 OR/KLAMA KLAMATH OR BAT: 111725/0029584182 KXORISJb1