

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

Vol M03 Page 87686

When Recorded Return To:

pt: Linda Steele
947 California Ave
Klamath Falls, Or 976012410

State of Oregon, County of Klamath
Recorded 12/01/03 9.11a. m
Vol M03 Pg 87686
Linda Smith, County Clerk
Fee \$ 26 # of Pgs 1

'03 DEC 1 AM 9:11

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #0017501800 "STEELE" Lender ID:831763/1674956133

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 08/04/2000 made by LINDA M. STEELE & RAYMOND E. STEELE, as the original Grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY, as the original Trustee, for the benefit of FIRST HORIZON HOME LOAN CORPORATION D/B/A PREMIER, as the original beneficiary, which Deed of Trust was recorded on 08/08/2000, as Instrument No. N/A, Book M00, Page 29040, 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.

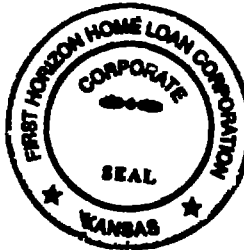
IN WITNESS WHEREOF, the present beneficiary and LANCE N. WESSELL, have caused these presents to be executed by their duly authorized officers on the dates below written.

On August 22, 2003

On SEP 19 2003 (DATE)

FIRST HORIZON HOME LOAN CORPORATION D/B/A
PREMIER

By: [Signature]
MARSHA JORDAN, ADMINISTRATIVE
OFFICER



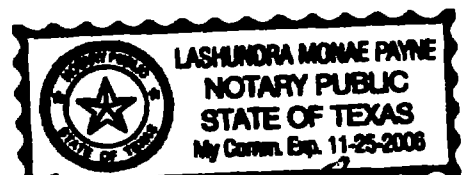
By LANCE N. WESSELL, as Trustee

By: [Signature]
LANCE N. WESSELL, TRUSTEE

State of Texas, County of Dallas

ON August 22, 2003, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared MARSHA JORDAN, 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.

[Signature]

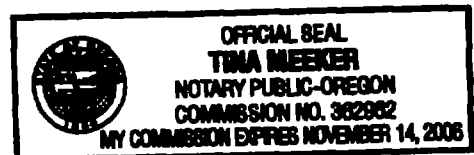


State of Oregon, County of Multnomah

On this SEP 19 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 SEP 19 2003

[Signature]



First Horizon Home Loan Corp. 4000 Horizon Way, Irving, TX 75063, 800/364-7662
LAD-20030622-0014 ORKLAMA KLAMATH OR BA 111853/0017501800 KXORSUB1