

04 MAR 2 AM 8:33

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

Mardi Ruby
5710 Pinnacle Place
Klamath Falls, Or 976034968

Vol M04 Page 11987

State of Oregon, County of Klamath
Recorded 03/02/2004 8:33 A m
Vol M04 Pg 11987
Linda Smith, County Clerk
Fee \$ 216.00 # of Pgs 1

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0028996536 "RUBY" Lender ID:794005/0028996536

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 09/17/2002 made by MARDI J RUBY, as the original Grantor(s), to CHICAGO TITLE INSURANCE COMPANY OF OREGON, as the original Trustee, for the benefit of FIRST HORIZON HOME LOAN CORPORATION, as the original beneficiary, which Deed of Trust was recorded on 09/30/2002, as Instrument No. N/A, Book M02, Page 55649, 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 September 25, 2003

On OCT 29 2003 (DATE)

FIRST HORIZON HOME LOAN CORPORATION

By LANCE N. WESSELL, as Trustee

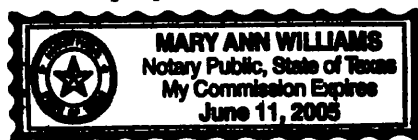
By: 

By: 
LANCE N. WESSELL, TRUSTEE

THELMA CROSBY, LIMITED VICE
PRESIDENT

State of Texas, County of Dallas
ON September 25, 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.

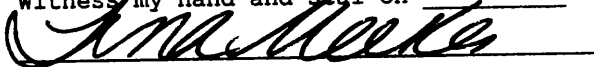




State of Oregon, County of Klamath
On this 29th day of October, before me, a Notary Public qualified for said county, came LANCE N. WESSELL, TRUSTEE, known to me to be the identical person(s) who signed the foregoing instrument and acknowledged the execution thereof to be their voluntary act and deed.

Witness my hand and seal on

OCT 29 2003





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