

04 MAR 2 AM 8:54

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

Donna Schmerback
703 N 9th St
Klamath Falls, Or 976012810

Vol M04 Page 12004

State of Oregon, County of Klamath
Recorded 03/02/2004 8:54 A m
Vol M04 Pg 12004
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #0028512143 "SCHMERBACK" Lender ID:829187/1680953281

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 03/19/2002 made by DONNA J SCHMERBACK, 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 03/25/2002, as Instrument No. N/A, Book M02, Page 17467, 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 November 13, 2003

On 1-14-2004 (DATE)

FIRST HORIZON HOME LOAN CORPORATION

By LANCE N. WESSELL, as Trustee

By: [Signature]

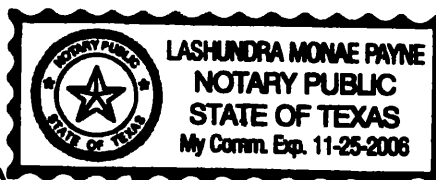
CINDY YEANG, LIMITED VICE
PRESIDENT

By: [Signature]
LANCE N. WESSELL, TRUSTEE

State of Texas, County of Dallas

ON November 13, 2003, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared CINDY YEANG, 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.

[Signature]



State of Oregon, County of Multnomah
On this Jan. 14, 2004, 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: 1-14-04

[Signature]



First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662
JLM-20031113-0033 ORKLAMA KLAMATH OR BAT: 112097/0028512143 KXORSUB1

31/15/2004