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Recording Requested By: FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

Steven Gorham
1391 Benson Ave
Klamath Falls, Or 976011505

State of Oregon, County of Klamath
Recorded 05/21/2004 8:28 A m
Vol M04 Pg 3 | 903
Linda Smith, County Clerk
Fee \$ 21.60 # of Pgs 1

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0020304861 "GORHAM" Lender ID:836524/1680135684

The undersigner is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 01/14/2002 made by STEPHEN M GORHAM AND FRANCINE & GORHAM, 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 01/18/2002, as Instrument No. N/A, Book MO2, Page 3564, in the official records of KLAMATH County, GREGON

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 neld 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 only authorized officers on the dates below written.

On February 26, 2004

By: Y MIH WO KIMLEY SOFFEY, LIMPRESIDENT

on 4/22/04 (DATE)

FIRST HORIZON HOME LOAN CORPORATION

By LANCE N. WESSELL, as Trustee

By: TRUSTEE

State of Texas, County of Dallas
ON February 26, 100%, 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.

MARY ANN WILLIAMS
Notary Public, State of Texas
My Commission Expires
June 11, 2005

State of On this County of Defore 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 4122104

OFFICIAL SEAL
MICHELE R. BRENTANO
NOTARY PUBLIC-OREGON
COMMISSION NO. A378016
MY COMMISSION EXPIRES MARCH 2, 2008

First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662