

State of Oregon, County of Klamath
 Recorded 07/07/2004 9:49 a m
 Vol M04 Pg 44339-40
 Linda Smith, County Clerk
 Fee \$ 31⁰⁰ # of Pgs 2

Recording Requested By:
 FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

BRYAN PHILLIPS
 PO BOX 7354
 KLAMATH FALLS, OR 976020354

04 JUL 7 AM 9:49



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0020191250 "PHILLIPS" Lender
 ID:835684/1677404288 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust,
 Dated: 02/06/2001 made by BRYAN PHILLIPS AND DACK DOGETT 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 02/06/2001 in Book/Reel/Liber: M01 Page/Folio: 4838 as Instrument No.: N/A, 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.

FIRST HORIZON HOME LOAN
 CORPORATION
 On March 16th, 2004

By: Rosalind Hawkins
 Rosalind Hawkins, Administrative Officer

By LANCE N. WESSELL as Trustee

On March 16, 2004

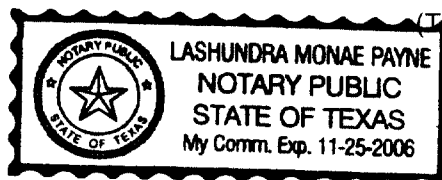
By: Lance N. Wessell
 LANCE N. WESSELL, TRUSTEE

STATE OF Texas
 COUNTY OF Dallas

On March 16th, 2004, before me, LASHUNDRA MONAE PAYNE, a Notary Public in and for Dallas in the
 State of Texas the foregoing instrument was acknowledged before me by Rosalind Hawkins,
 Administrative Officer who is personally known to me (or provided satisfactory evidence) and
 acknowledged said instrument to be the free act and deed of the corporation.

WITNESS my hand and official seal,

Lashundra Monae Payne
 LASHUNDRA MONAE PAYNE
 Notary Expires: 11/25/2006



(This area for notarial seal)

44340

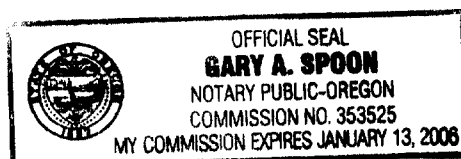
STATE OF Oregon
COUNTY OF Multnomah

On 05/24/04, before me, Gary Spoon, a Notary Public in
and for Multnomah County in the State of Oregon,
personally appeared LANCE N. WESSELL, TRUSTEE, 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.

WITNESS my hand and official seal,

Gary

Notary Expires: / /



(This area for notarial seal)