

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

BRAD CUMMINGS
6715 EBERLEIN AVE
KLAMATH FALLS, OR 976035252

State of Oregon, County of Klamath
Recorded 07/07/2004 9:49 a m
Vol M04 Pg 44341/42
Linda Smith, County Clerk
Fee \$ 3.00 # of Pgs 2

'04 JUL 7 AM 9:49



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0016562175 "CUMMINGS" Lender
ID:790810/0016562175 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 01/19/1999 made by BRAD J. CUMMINGS as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of FT MORTGAGE COMPANIES D/B/A PREMIER MORTGAGE RESOURCES, as the original beneficiary, which Deed of Trust was recorded on 01/27/1999 in Book/Reel/Liber: M99 Page/Folio: 2856 as Instrument No.: 73619, 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, F/K/A FT MORTGAGE
COMPANIES D/B/A PREMIER MORTGAGE
RESOURCES
On March 12th, 2004

By: [Signature]
Donna Poage, Administrative Officer

By LANCE N. WESSELL as Trustee

On MAY 18 2004

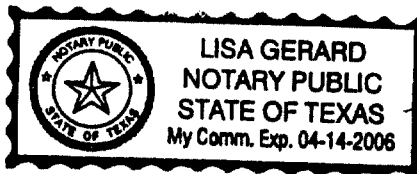
By: [Signature]
LANCE N. WESSELL, TRUSTEE

STATE OF Texas
COUNTY OF Dallas

On March 12th, 2004, before me, LISA GERARD, a Notary Public in and for Dallas in the State of Texas, personally appeared Donna Poage, 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.

WITNESS my hand and official seal,

[Signature]
LISA GERARD
Notary Expires: 04/14/2006



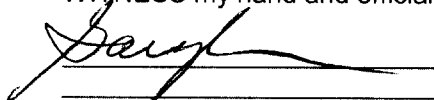
(This area for notarial seal)

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+5

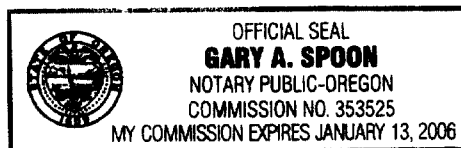
STATE OF OREGON
COUNTY OF MULTNOMAH

On 05/18/04, 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,



Notary Expires: / /



(This area for notarial seal)