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Recording Requested By: FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

が JAMES GAVIN 4690 CROSBY AVE KLAMATH FALLS, OR 976036720 State of Oregon, County of Klamath
Recorded 07/07 /2004 9: 49 a m
Vol M04 Pg 44343-49
Linda Smith, County Clerk
Fee \$ 3/\infty # of Pgs 2

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## SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0029191103 "GAVIN" Lender ID:792835/0029191103 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 05/14/2002 made by JAMES M. GAVIN as the original Grantor(s), to ASPEN TITLE AND ESCROW, INC, as the original Trustee, for the benefit of UMPQUA BANK, ITS SUCCESSORS AND/OR ASSIGNS, as the original beneficiary, which Deed of Trust was recorded on 05/17/2002 in Book/Reel/Liber: M02 Page/Folio: 29469 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 <u>March 24th, 2004</u>

Donna Poage, Administrative Officer

By LANCE N. WESSELL as Trustee

2 1 2004

LANCE N WESSELL TRUSTEE

STATE OF Texas COUNTY OF Dallas

On March 24th, 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,

LISA GERARD

Notary Expires: 04/14/2006

LISA GERARD
Notary Public. State of Texas
My Commission Expires
April 14, 2006

(This area for notarial seal)

STATE OF OREGON COUNTY OF MUCTNO MALL	
on of Lifey, before me, of the personally appeared LANCE N. WESSELL, TRUSTEE, personally appeared LANCE N. WESSELL, TRU	in the State of, ersonally known to me (or proved to me on the ose name(s) is/are subscribed to the within xecuted the same in his/her/their authorized
WITNESS my hand and official seal,  Notary Expires: / /	OFFICIAL SEAL  GARY A. SPOON  NOTARY PUBLIC-OREGON COMMISSION NO. 353525 MY COMMISSION EXPIRES JANUARY 13, 2006  (This area for notarial seal)