

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

State of Oregon, County of Klamath
Recorded 07/07/2004 9:49a m
Vol M04 Pg 44345-46
Linda Smith, County Clerk
Fee \$ 3/00 # of Pgs 2

WILLIAM REAMS
6712 AMBER AVE
KLAMATH FALLS, OR 97603-4189

'04 JUL 7 AM 9:49



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0020158275 "REAMS" Lender ID:835/1677159836
Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust,
Dated: 03/07/2001 made by WILLIAM W REAMS AND PATRICIA L REAMS, HUSBAND AND WIFE 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 03/12/2001 in Book/Reel/Liber: M01 Page/Folio: 9830 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 19th, 2004

By: [Signature]
Larry Handschuh, Administrative Officer

By LANCE N. WESSELL as Trustee

On MAY 21 2004

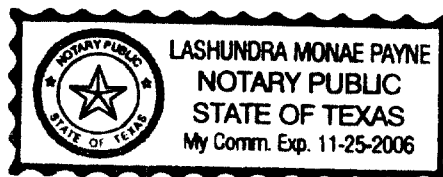
By: [Signature]
LANCE N. WESSELL, TRUSTEE

STATE OF Texas
COUNTY OF Dallas

On March 19th, 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 Larry Handschuh,
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,

[Signature]
LASHUNDRA MONAE PAYNE
Notary Expires: 11/25/2006



(This area for notarial seal)

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+5

(This area for notarial seal)