No

Recording Requested By: FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

JOHN KNECHT 925 LAKESHORE DR KLAMATH FALLS, OR 97601-9107 Vol. MO4 Page 45807

State of Oregon, County of Klamath
Recorded 07/14/2004_8:34__k_m
Vol M04 Pg_45807-08
Linda Smith, County Clerk
Fee \$ 31.00__ # of Pgs_2

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0016188153 "KNECHT" Lender ID:827/1668743476 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 09/16/1998 made by JOHN C. KNECHT 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 09/21/1998 in Book/Reel/Liber: M98 Page/Folio: 34533 as Instrument No.: 66577, 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 May 28th, 2004

Larry Handschuh, Administrative Officer

By LANCE N. WESSELL as Trustee

On 06/14/04

LANCE N. WESSELL . TRUSTEE

STATE OF Texas COUNTY OF Dallas

On May 28th, 2004, before me, MARY ANN WILLIAMS, 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,

MARY ANN WILLIAMS Notary Expires: 08/11/2005 MARY ANN WILLIAMS
Notary Public, State of Texas
My Commission Expires
June 11, 2005

(This area for notarial seal)

COUNTY OF Multiponely	
On Obliday, before me, Gary Spoon	(s) is/are subscribed to the withing 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)