

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

GARY SIMMONDS
5477 BASIN VIEW DR
KLAMATH FALLS, OR 97603-3973

State of Oregon, County of Klamath
Recorded 07/14/2004 8:35 A m
Vol M04 Pg 45815-110
Linda Smith, County Clerk
Fee \$ 31.00 # of Pgs 2



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0017955311 "SIMMONDS" Lender
ID:836/1680574647 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 05/18/2001 made by GARY LEE SIMMONDS & RUTH ANN SIMMONDS, TENANTS IN THE ENTIRETY as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of FIRST HORIZON HOME LOAN CORPORATION, as the original beneficiary, which Deed of Trust was recorded on 05/24/2001 in Book/Reel/Liber: M01 Page/Folio: 23989 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 May 21st, 2004

By: Larry Handschuh
Larry Handschuh, Administrative Officer

By LANCE N. WESSELL as Trustee

On 06-14-04

By: [Signature]
LANCE N. WESSELL, TRUSTEE

STATE OF Texas
COUNTY OF Dallas

On May 21st, 2004, before me, CAROLYN MCLEOD, 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.

CAROLYN MCLEOD
Notary Expires: 10/24/2005



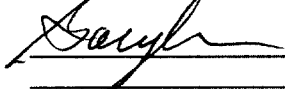
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45816

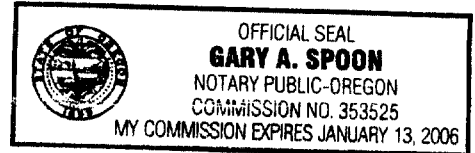
STATE OF Oregon
COUNTY OF Multnomah

On 06/14/04, 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)