

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

26
TWANA GRIFFITH
10114 WRIGHT AVE
KLAMATH FALLS, OR 97603-9557

State of Oregon, County of Klamath
Recorded 08/02/04 9:18 a m
Vol M04 Pg 50448-49
Linda Smith, County Clerk
Fee \$ 31.00 # of Pgs 2

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0028858140 "GRIFFITH" Lender ID:836/1681468393
Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 04/10/2002 made by TWANA W GRIFFITH 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 04/10/2002 in Book/Reel/Liber: M02 Page/Folio: 21194 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 June 10th, 2004

By: Rosalind Hawkins
Rosalind Hawkins, Administrative Officer

By LANCE N. WESSELL as Trustee

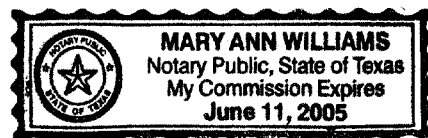
On 07/07/04
By: L N Wessell
LANCE N. WESSELL, TRUSTEE

STATE OF Texas
COUNTY OF Dallas

On June 10th, 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 Rosalind Hawkins, 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
MARY ANN WILLIAMS
Notary Expires: 06/11/2005



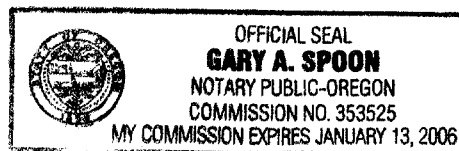
(This area for notarial seal)

STATE OF Oregon
COUNTY OF Multnomah

On 7-7-04, 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,

Gary
Notary Expires: / /



(This area for notarial seal)