Recording Requested By: FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

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KAYLA CLARK 1839 ARTHUR ST KLAMATH FALLS, OR 97603-4617 Vol_MO4_Page_50450

State of Oregon, County of Klamath
Recorded 08/02/04 9:/8a m
Vol M04 Pg 50450-5/
Linda Smith, County Clerk
Fee \$ 3/\infty # of Pgs 2

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0016506594 "CLARK" Lender ID:828/1672292563 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 02/23/1999 made by KAYLA D. CLARK 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 03/10/1999 in Book/Reel/Liber: M99 Page/Folio: 8540 as Instrument No.: 75998, 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 June 10th, 2004

Rosalind Hawkins, Administrative Officer

By LANCE N. WESSELL as Trustee

By: IN

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 WHILIAMS Notary Expires: 06/11/2005 MARY ANN WILLIAMS
Notary Public, State of Texas
My Commission Expires
June 11, 2005

(This area for notarial seal)

STATE OF ORFGON COUNTY OF Multromah	
On 07/67, before me, County and for Multino Male County personally appeared LANCE N. WESSELL, TRUSTE basis of satisfactory evidence) to be the person(s) instrument and acknowledged to me that he/she/thicapacity, and that by his/her/their signature on the inswhich the person(s) acted, executed the instrument.	whose name(s) is/are subscribed to the within
WITNIESS 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)