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Recording Requested By: FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

JOHN HANCOCK 1030 WILD PLUM DR KLAMATH FALLS, OR 97601-1921 State of Oregon, County of Klamath
Recorded 08/02/04 9:18 a m
Vol M04 Pg 50452-53
Linda Smith, County Clerk
Fee \$ 3/00 # of Pgs 2

V)V

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0016845265 "HANCOCK" Lender ID:210/627902227 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 06/09/1999 made by JOHN EDWARD HANCOCK & REBECCA JOSEPHINE HANCOCK 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 06/15/1999 in Book/Reel/Liber: M99 Page/Folio: 23599 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, F/K/A FT MORTGAGE COMPANIES D/B/A PREMIER MORTGAGE RESOURCES

On June 14th, 2004

Carla Murphy, Administrative Officer

By LANCE N. WESSELL as Trustee

LANCE N. WESSELL , TRUSTEE

STATE OF Texas
COUNTY OF Dallas

On June 14th, 2004, before me, M. MARSHA JORDAN, a Notary Public in and for Dallas in the State of Texas, personally appeared Carla Murphy, Administrative Officer, 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,

M. MARSHA JORDAN
Notary Expires: 12/18/2005

M. MARSHA JORDAN
NOTARY PUBLIC
STATE OF TEXAS
My Comm. Exp. 12-18-2005

(This area for notarial seal)

COUNTY OF MULT nomah
On 07-07-04, before me on the state of Mu(f nome) (Ounding in the State of 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: / /

OFFICIAL SEAL
GARY A. SPOON
NOTARY PUBLIC-OREGON
COMMISSION NO. 353525
MY COMMISSION EXPIRES JANUARY 13, 2006

(This area for notarial seal)