

Recording Requested By:  
FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

THOMAS KAROL  
1849 SW 31ST ST  
REDMOND, OR 97756-9316

State of Oregon, County of Klamath  
Recorded 09/17/04 9:18a m  
Vol M04 Pg 62206-07  
Linda Smith, County Clerk  
Fee \$ 3.00 # of Pgs 2

'04 SEP 17 AM 9:18



**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

FIRST HORIZON HOME LOAN CORPORATION #:0007442445 "KAROL" Lender ID:214/0855818468 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 05/30/1997 made by THOMAS JOSEPH KAROL 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 06/09/1997 in Book/Reel/Liber: M97 Page/Folio: 17608 as Instrument No.: 38951, 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 July 14th, 2004

By: Rosalind Hawkins  
Rosalind Hawkins, Administrative Officer

By LANCE N. WESSELL as Trustee

On 8-10-2004

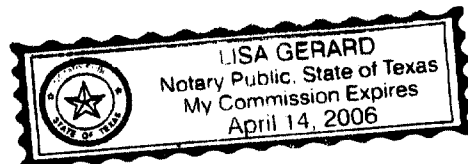
By: L N Wessell  
LANCE N. WESSELL, TRUSTEE

STATE OF Texas  
COUNTY OF Dallas

On July 14th, 2004, before me, LISA GERARD, a Notary Public in and for Dallas in the State of Texas, personally appeared Rosalind Hawkins, 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.

Lisa Gerard  
LISA GERARD  
Notary Expires: 04/14/2006



(This area for notarial seal)

STATE OF OREGON  
COUNTY OF MULTNOMAH

On 8-10-2004, before me, DONNA M HANSON, 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,

Donna M Hanson

Notary Expires: / /



(This area for notarial seal)