

Recording Requested By:  
FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

E OWENS  
1811 PARK AVE  
KLAMATH FALLS, OR 97601-1539

State of Oregon, County of Klamath  
Recorded 10/19/04 9:18a m  
Vol M04 Pg 70950  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 1

RN

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

FIRST HORIZON HOME LOAN CORPORATION #:0045706744 "OWENS" Lender ID:829/1693810597 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 10/17/2003 made by E. MARIE OWENS as the original Grantor(s), to FIRST AMERICAN TITLE INSURANCE, as the original Trustee, for the benefit of FIRST HORIZON HOME LOAN CORPORATION, as the original beneficiary, which Deed of Trust was recorded on 10/27/2003 in Book/Reel/Liber: M03 Page/Folio: 79443 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 August 16th, 2004

By: [Signature]  
LARRY HANDSCHUH, Administrative Officer

By LANCE N. WESSELL as Trustee

On 9-13-2004

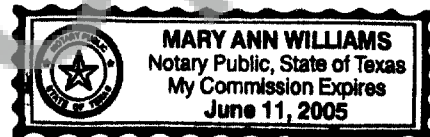
By: [Signature]  
LANCE N. WESSELL, TRUSTEE

STATE OF Texas  
COUNTY OF Dallas

On August 16th, 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 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,

[Signature]  
MARY ANN WILLIAMS  
Notary Expires: 06/11/2005



(This area for notarial seal)

STATE OF OREGON  
COUNTY OF MULTNOMAH

On 9-13-2004, 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,

[Signature]

Notary Expires: / /



(This area for notarial seal)