

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

State of Oregon, County of Klamath
Recorded 10/19/04 9:24 a m
Vol M04 Pg 70956
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

When Recorded Return To:

RICHARD ROWLAND
4306 PEPPERWOOD DR
KLAMATH FALLS, OR 97603-8041

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0017320177 "ROWLAND" Lender ID:795/1679867939
Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 04/12/2000 made by RICHARD J. ROWLAND & MELISSA L ROWLAND as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of FIRST HORIZON HOME LOAN CORPORATION D/B/A PREMIER, as the original beneficiary, which Deed of Trust was recorded on 04/18/2000 in Book/Reel/Liber: M00 Page/Folio: 12704 as Instrument No.: NA, 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 D/B/A PREMIER
On August 24th, 2004

By: Carla Murphy
Carla Murphy, Administrative Officer

By LANCE N. WESSELL as Trustee

On 9-15-2004

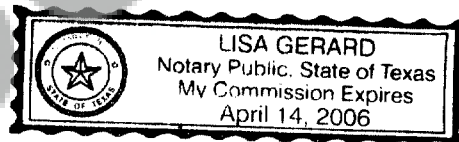
By: Lance N. Wessell
LANCE N. WESSELL, TRUSTEE

STATE OF Texas
COUNTY OF Dallas

On August 24th, 2004, before me, LISA GERARD, 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,

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



(This area for notarial seal)

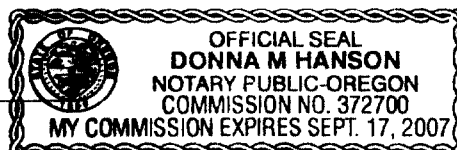
STATE OF OREGON
COUNTY OF MULTNOMAH

On 9-15-2004, 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)

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