Vol<u>MO4</u> Page 80578

Recording Requested By: FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

KENNETH CURBOW **PO BOX 37** CRESCENT, OR 97733-0037

State of Oregon, County of Recorded 11/23/04 \$. 3 Vol M04 Pg \$ 05 78	Klamath Sa_m
Linda Smith, County Clerk Fee \$ 2600 # of Pgs	

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SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE
FIRST HORIZON HOME LOAN CORPORATION #:0045311461 "CURBOW" Lender ID:837/1694951995 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 10/01/2003 made by KENNETH S CURBOW & MARIE M CURBOW as the original Grantor(s), to ASPEN TITLE & ESCROW, as the original Trustee, for the benefit of FIRST HORIZON HOME LOAN CORPORATION, as the original beneficiary, which Deed of Trust was recorded on 10/08/2003 in Book/Reel/Liber: M03 Page/Folio: 75225 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 September 8th

Carla Murphy, Administrative Officer

By LANCE N. WESSELL as Trustee

STATE OF Texas **COUNTY OF Dallas**

On September 8th, 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 Carla Murphy, 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,

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 Oregon LR COUNTY OF

On 10-19-2004, before me, on Robinson, a Notary Public in and for high the State of order 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.

***WASHINGTON COUNTY LR
WITNESS my hand and official seal,

Notary Expires: / /

OFFICIAL SEAL LORI ROBINSON
NOTARY PUBLIC-OREGON
COMMISSION NO. A349675
MY COMMISSION EXPIRES OCT 6, 2005

(This area for notarial seal)