

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

State of Oregon, County of Klamath
Recorded 11/23/04 8:39 a m
Vol M04 Pg 80581
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

When Recorded Return To:

RN
GARY SPEARS
4709 LAVERNE AVE
KLAMATH FALLS, OR 97603-2403

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0029429883 "SPEARS" Lender ID:849/1682247138 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 06/25/2002 made by GARY P SPEARS AND CHERI M SPEARS, HUSBAND AND WIFE as the original Grantor(s), to PACIFIC CASCADES FINANCIAL, INC., as the original Trustee, for the benefit of KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION, as the original beneficiary, which Deed of Trust was recorded on 06/25/2002 in Book/Reel/Liber: M02 Page/Folio: 36745 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 23rd, 2004

By: [Signature]
Larry Handschuh, Administrative Officer

By LANCE N. WESSELL as Trustee

On 10-29-2004

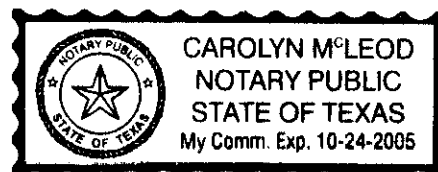
By: [Signature]
LANCE N. WESSELL, TRUSTEE

STATE OF Texas
COUNTY OF Dallas

On September 23rd, 2004, before me, CAROLYN MCLEOD, 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]
CAROLYN MCLEOD
Notary Expires: 10/24/2005



(This area for notarial seal)

STATE OF Oregon
COUNTY OF Washington ^{LR}

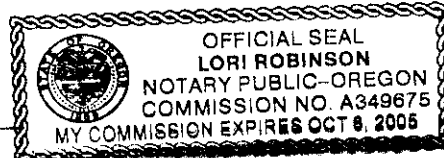
On 10-29-04, before me, Lori Robinson, a Notary Public in and for Washington County in the State of Oregon, personally appeared LANCE N. WESSELL, TRUSTEE, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument 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.

* WASHINGTON COUNTY LR

WITNESS my hand and official seal,

[Signature]

Notary Expires: / /



(This area for notarial seal)