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Vol M05 Page 24209

Recording Requested By:  
FIRST HORIZON HOME LOAN CORPORATION

State of Oregon, County of Klamath  
Recorded 04/08/2005 9:50a m  
Vol M05 Pg 24209-10  
Linda Smith, County Clerk  
Fee \$ 31.00 # of Pgs 2

When Recorded Return To:

BENJAMIN SAENZ  
2000 ELDORADO BOULEVARD  
KLAMATH FALLS, OR 97601

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

FIRST HORIZON HOME LOAN CORPORATION #:0016655037 "SAENZ" Lender ID:791/0016655037 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 02/23/1999 made by BENJAMIN SAENZ AND ANA SAENZ 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 03/02/1999 in Book/Reel/Liber: M99 Page/Folio: 7428 as Instrument No.: 75534, 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 January 12th, 2005

By: Cardless Dixon  
Cardless Dixon, Administrative Officer

By LANCE N. WESSELL as Trustee

On 3-1-2005

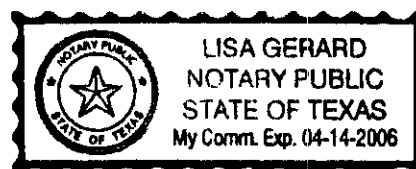
By: Lance N. Wessell  
LANCE N. WESSELL, TRUSTEE

STATE OF Texas  
COUNTY OF Dallas

On January 12th, 2005, before me, LISA GERARD, a Notary Public in and for Dallas in the State of Texas, personally appeared Cardless Dixon, 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)

24210

STATE OF Oregon  
COUNTY OF Washington

On 3-1-2005, before me, Donna M. Hanson, 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.

WITNESS my hand and official seal,

Donna M. Hanson

Notary Expires: / /



(This area for notarial seal)