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FIRST HORIZON HOME LOAN CORPORATION PO Box 132 Memphis TN 38101

Account number: 44583370394329953

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State of Oregon, County of Klamath Recorded 06/15/05 4.22 m

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Linda Smith, County Clerk

Fee \$ 2/00 # of Pgs /

SUBSTITUTION OF TRUSTEE

THE UNDERSIGNED is the owner and holder of the deed of trust described below and the promissory note/notes secured thereby. The undersigned hereby substitute FIRST HORIZON HOME LOAN CORPORATION as successor trustee of said deed of trust, to have all the powers of said original trustee, effective immediately.

GRANTOR: AARON S MASTERS AND DIANA J MASTERS

ORIGINAL TRUSTEE: FIDELITY NATIONAL TITLE INSURANCE CO

BENEFICIARY: FIRST TENNESSEE BANK NATIONAL ASSOCIATION

DATE: 12/23/02

RECORDING DATE: 3/27/03

RECORDING REFERENCE: MO3 PG 18603 /

COUNTY OF RECORDING: KLAMATH

STATE OF RECORDING: OREGON

YOU ARE HEREBY DIRECTED, on payment to you of any sums owing to you under the terms of said trust deed or pursuant to statute, to reconvey, without warranty, to the party or parties entitled thereto by the terms of said trust deed, the estate now held by you under the same.

BY: FIRST TENNESSEE BANK NATIONAL ASSOCIATION

NA ME

JENNIFER MORGAN

STATE OF TENNESSEE

County of Shelby

Before me, a Notary Public in and for said State and County duly commissioned and qualified, personally appeared **JENNIFER MORGAN** with whom I am personally acquainted, and who, upon oath, acknowledged herself to be the Loan Operations Officer of the FIRST TENNESSEE BANK NATIONAL ASSOCIATION, the within named bargainer, a bank, and that he as such Loan Operations Officer being authorized so to do, executed the foregoing instrument for the purpose therein contained by signing the name of the corporation by herself as officer.

WITNESS my hand and official seal at the office in MEMPHIS, TENNESSEE, this 23 day of MAY ,2005.

Name TERESA JOHNSON

NOTARY OF PUBLIC AT LARGE