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Recording Requested By: FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

State of Oregon, County of Klamath Recorded 06/21/05 & Vol M05 Pg 46284 Linda Smith, County Clerk Fee \$ 24 ∞ # of Pgs # of Pgs

LANCE N. WESSELL ATTORNEY AT LAW 8235 SW OLESON ROAD, SUITE C PORTLAND, OR 97223

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SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE FIRST HORIZON HOME LOAN CORPORATION #:0043214840 "KEADY" Lender ID:837/1692018592 Klamath,

Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 07/29/2003 made by MONTE BOYD KEADY AND ROBIN MARY-MARIE KEADY, HUSBAND AND WIFE as the original Grantor(s), to KEY TITLE COMPANY, as the original Trustee, for the benefit of FIRST HORIZON HOME LOAN CORPORATION, as the original beneficiary, which Deed of Trust was recorded on 08/12/2003 in Book/Reel/Liber: M03 Page/Folio: 58343 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 March 2/1st, 2005

WM Jerrie Moton, Administrative Officer By LANCE N. WESSELL as Trustee

LANCE N. WESSELL, TRUSTEE

STATE OF Texas **COUNTY OF Dallas**

On March 21st, 2005, before me, LISA GERARD, a Notary Public in and for Dallas in the State of Texas, personally appeared Jerrie Moton, 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

Notary Expires: 04/14/2006

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LISA GERARD Notary Public. State of Texas My Commission Expires April 14, 2006

(This area for notarial seal)

STATE OF COUNTY OF

Bruner me before , a Notary Public in and for in the State of Oreno, a Notary Fublic III and for SSELL, 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.

VITNESS my hand and official seal,

Notary Expires:

OFFICIAL SEAL LORI BRUNECZ NOTARY PUBLIC-OREGON COMMISSION NO. B349675 MY COMMISSION EXPIRES OCT. 6, 2005

(This area for notarial seal)