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Recording Requested By: FIRST HÖRIZON HOME LOAN CORPORATION

When Recorded Return To:

State of Oregon, County of Klamath	
State of Oregon, County of Klamath Recorded 06/27/05 9:13 a. m Vol M05 Pg 48/98	
Vol M05 Pg4\8/9\8	
Linda Smith, County Clerk	
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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 #:0042322016 "CLAYBAUGH" Lender ID:829/1688497249 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 04/11/2003 made by ALESIA D CLAYBAUGH AND RUSSELL B CLAYBAUGH 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 04/16/2003 in Book/Reel/Liber: M03 Page/Folio: 24063 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 May 3rd, 2005

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

STATE OF Texas **COUNTY OF Dallas**

On May 3rd, 2005, before me, CAROLYN MCLEOD, a Notary Public in and for Dallas in the State of Texas the foregoing instrument was acknowledged before me by Jerrie Moton, 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,

CAROLYN MCLEOD

Notary Expires: 10/24/2005



(This area for notarial seal)

STATE OF Oregon COUNTY OF Was

-6-2005 Shington Hanson before me, Donna , a Notary Public in and for 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,

bona to tanan

Notary Expires: /



(This area for notarial seal)