

Recording Requested By:
FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

State of Oregon, County of Klamath
Recorded 06/27/05 9:13a m
Vol M05 Pg 48199
Linda Smith, County Clerk
Fee \$ 26⁰⁰ # of Pgs 1

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



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0040984502 "ARNDT" Lender ID:796/0040984502 Klamath,
Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 12/13/2002 made by KEVIN L. ARNDT AND LISA G. ARNDT as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of UMPQUA BANK, ITS SUCCESSORS AND/OR ASSIGNS, as the original beneficiary, which Deed of Trust was recorded on 12/19/2002 in Book/Reel/Liber: M02 Page/Folio: 74354 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 April 21st, 2005

By: Ursula McCormick
Ursula McCormick, Administrative Officer

By LANCE N. WESSELL as Trustee

On 6-3-2005

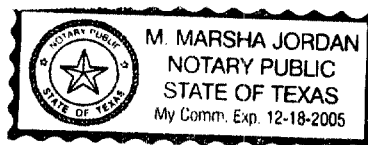
By: Lance N. Wessell
LANCE N. WESSELL, TRUSTEE

STATE OF Texas
COUNTY OF Dallas

On April 21st, 2005, before me, M. MARSHA JORDAN, a Notary Public in and for Dallas in the State of Texas, personally appeared Ursula McCormick, 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,

M. MARSHA JORDAN
Notary Expires: 12/18/2005



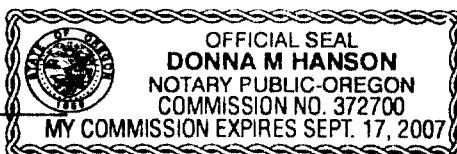
(This area for notarial seal)

STATE OF Oregon
COUNTY OF Washington

On 6-3-2005, 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.

Notary Expires: / /



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