Recording Requested By: FIRST HÖRIZON HOME LOAN CORPORATION

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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 #:0016870743 "HARKEY" Lender ID:210/627920837 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 06/03/1999 made by DAVID HARKEY AND LYNETTE HARKEY 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 06/11/1999 in Book/Reel/Liber: M99 Page/Folio: 23232 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, F/K/A FT MORTGAGE COMPANIES D/B/A PREMIER MORTGAGE RESOURCES On July 11th, 2005

1 Alvaro Torres, Administrative Officer By LANCE N. WESSELL as Trustee

on 8-17-2005

STATE OF Texas **COUNTY OF Dallas**

On July 11th, 2005, before me, LASHUNDRA MONAE PAYNE, a Notary Public in and for Dallas in the State of Texas the foregoing instrument was acknowledged before me by Alvaro Torres, 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.

my hand and official seal

LASHUNDRA MONAE P Notary Expires: 11/25/2006 LASHUNDRA MONAE PAYNE **NOTARY PUBLIC** STATE OF TEXAS My Comm. Exp. 11-25-2006

(This area for notarial seal)

STATE OF COUNTY OF before me , 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.

ITNESS my hand and official seal.

Notary Expires:

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

(This area for notarial seal)