RETURN TO: 12/20/2005 09:48:41 AM
ALICIA DAVIS
PO BOX 132

Klamath County, Oregon
12/20/2005 09:48:41 AM
Pages 1 Fee: \$21.00

Account number: 10310774

MEMPHIS TN 38101

FULL RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION, as duly appointed Trustee under Deed of Trust hereinafter referred to, having received from holder of the obligations thereunder a written request to reconvey, reciting that all sums secured by said Deed of Trust have been fully paid, and said Deed of Trust and the note or notes secured thereby having been surrendered to said Trustee for cancellation, does hereby Reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by it hereunder. Said Deed of Trust was executed by

GARY L SIMMONDS AND RUTH A SIMMONDS as original Grantor, and recorded on 04 day of JUNE, 2004 In Book/Reel MO4, at Page/Image 35906,

Series Number _____ of Official Records of KLAMATH County, OREGON.

Dated 04/26/04

STATE OF TENNESSEE

County of Shelby

Before me, a Notary Public in and for said State and County duly commissioned and qualified, personally appeared **ALICIA DAVIS** with whom I am personally acquainted, and who, upon oath, acknowledged herself to be the Loan Operations Officer of the FIRST HORIZON HOME LOAN CORPORATION, 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 06 day of DECEMBER, 2005.

Signature Oll-Guther

Name ALLISON MITCHELL (typed or printed)