Recording Requested By:

FIRST HORIZON 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 #:0030146583 "KROPHOLLER" Lender ID:849/1682834451 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 09/11/2002 made by JOHN J. KROPHOLLER, JR as the original Grantor(s), to CHICAGO TITLE INSURANCE COMPANY, as the original Trustee, for the benefit of R.W. COX & ASSOCIATES, LLC, as the original beneficiary, which Deed of Trust was recorded on 09/20/2002 in Book/Reel/Liber: M02 Page/Folio: 53744 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 October 20th, 2005 BY: YY NONOA Rashonda Turner, Administrative Officer By LANCE N. WESSELL as Trustee

STATE OF Texas **COUNTY OF Dallas**

On October 20th, 2005, before me, LASHUNDRA MONAE PAYNE, a Notary Public in and for Dallas in the State of Texas, personally appeared Rashonda Turner, 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 se LASH 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 Ore9 COUNTY OF \ On 13-1-3005, before me, Dona 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,

somath Hanson

Notary Expires: /



(This area for notarial seal)