Recording Requested By:

FIRST HORIZON HOME LOAN CORPORATION

When Recorded Return To:

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

M06-03180

Klamath County, Oregon 02/21/2006 08:26:11 AM Pages 1 Fee: \$26.00

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

FIRST HORIZON HOME LOAN CORPORATION #:0049827421 "FINE" Lender ID:350/0049827421 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 08/02/2004 made by EVERETT J. FINE AND HELEN A. FINE , AS TENANTS BY THE ENTIRETY as the original Grantor(s), to FIRST AMERICAN TITLE COMPANY, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR GATEWAY FINANCIAL SERVICES., as the original beneficiary, which Deed of Trust was recorded on 08/06/2004 in Book/Reel/Liber: M04 Page/Folio: 51761 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.

By LANCE N. WESSELL as Trustee MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. On November 29th, 2005

Alvaro Torres, Administrative Officer

STATE OF Texas COUNTY OF Dallas

On November 29th, 2005, before me, MARY ANN WILLIAMS, a Notary Public in and for Dallas in the State of Texas, personally appeared Alvaro Torres, 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.

band and official seal,

MARY ANN WILLIAMS Notary Expires: 08/08/2009

STATE OF

Notary Expires: /

(This area for notarial seal)

MARY ANN WILLIAMS Notary Public, State of Texas My Commission Expires

August 8, 2009

COUNTY OF M Hanson in the State of Oregon panna a Notary Public in and for before me, LANCE N. WESSELL, TRUSTEE, personally known to me (or proved to me on the basis of satisfactory evidence) to , personally appeared 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,

OFFICIAL SEAL
DONNA M HANSON
NOTARY PUBLIC-OREGON
COMMISSION NO. 372700
MY COMMISSION EXPIRES SEPT. 17, 2007

(This area for notarial seal)

*JAV*JAVFTMO*11/29/2005 02:55:35 PM* FTMO01FTMO0000000000000000212878* ORKLAMA* 0049827421 ORSTATE_TRUST_SUB *JAV*JAVFTMO*