M06-07190

Klamath County, Oregon 04/13/2006 10:16:19 AM Pages 1 Fee: \$21.00

RETURN TO: ALLISON MITCHELL

PO Box 132

Memphis TN 38101

DATE: 12/26/02

Account number: 4458370394353706

## SUBSTITUTION OF TRUSTEE

THE UNDERSIGNED is the owner and holder of the deed of trust described below and the promissory note/notes secured thereby. The undersigned hereby substitute FIRST TENNESSEE BANK, N.A. as successor trustee of said deed of trust, to have all the powers of said original trustee, effective immediately.

GRANTOR: LYNN HOWARD AND GREG HOWARD

ORIGINAL TRUSTEE: FIRST AMERICAN TITLE INS. COMPANY

BENEFICIARY: FIRST HORIZON HOME LOAN CORPORATION

RECORDING REFERENCE: VOL: M03 PG: 00398

COUNTY OF RECORDING: KLAMATH STATE OF RECORDING: OREGON

YOU ARE HEREBY DIRECTED, on payment to you of any sums owing to you under the terms of said trust deed or pursuant to statute, to reconvey, without warranty, to the party or parties entitled thereto by the terms of said trust deed, the estate now held by you under the same.

BY: FIRST HORIZON HOME LOAN CORPORATION

RECORDING DATE: 01/03/03

ALLISON MITCHELL

## STATE OF TENNESSEE

County of Shelby

Before me, a Notary Public in and for said State and County duly commissioned and qualified, personally appeared ALLISON MITCHELL 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 22 day of MARCH,2006.

Signature U Name ALICIA ROBINSO

