

2007-003783

Klamath County, Oregon

Recording Requested By:
First Horizon Home Loan Corp.



00016591200700037830010012

When Recorded Return To:
Philip Rutherford
2112 Kimberly Dr
Klamath Falls, OR 97603

03/07/2007 08:39:47 AM

Fee: \$26.00

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

First Horizon Home Loan Corp. #: 0020158291 "Philip Rutherford" KLAMATH, Oregon

The undersigned is the present Beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 03/15/2001 made by WENDY L. RUTHERFORD,, as the original Grantor(s), to PACIFIC CASCADES FINANCIAL, INC., as the original Trustee, for the benefit of KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION, as the original beneficiary, which Deed of Trust was recorded on 03/15/2001 in Book/Reel/Libber: M 01 Page/Folio: 10415 as Instrument No.: N/A in the official records of KLAMATH, State of 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 February 20, 2007

By LANCE N. WESSELL as Trustee
On 3-2-2007

By: Jerrie Moton
Jerrie Moton
ADMINISTRATIVE OFFICER

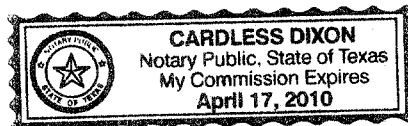
By: Lance N. Wessell
LANCE N. WESSELL, TRUSTEE

STATE OF TEXAS
COUNTY OF DALLAS

On February 20, 2007 before me, CARDLESS DIXON, a Notary Public in and for Dallas in the State of Texas the foregoing instrument was acknowledged before me by Jerrie Moton, 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 .

WITNESS my hand and official seal,

Cardless Dixon
NOTARY PUBLIC
Cardless Dixon



(This area is for the notarial seal)

STATE OF Oregon
COUNTY OF Washington

On 3-2-2007, before me, Lori Brunecz, 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 this/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,

Lori Brunecz
Notary Expires: / /



(This area is for the notarial seal)