2007-005821 Klamath County, Oregon



RETURN TO: NISSA FOSTER PO Box 132 Memphis TN 38101

03/29/2007 08:49:38 AM

Fee: \$21.00

Account number: 4458370393694373

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: BRAD J CUMMINGS

ORIGINAL TRUSTEE:

BENEFICIARY: FIRST HORIZON HOME LOAN CORPORATION

DATE: 6/26/2006

REC. DATE: 8/4/2006

REC. REFERENCE: 2006-015711

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

NIA NATE:

NISSA FOSTER

STATE OF TENNESSEE,

County of Shelby

Before me, a Notary Public in and for said State and County duly commissioned and qualified, personally appeared **NISSA FOSTER** 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 09 day of MARCH,2007.

Name JENNIFER MORGAN