

Recording Requested By:
Loan Administration



10/21/2008 09:09:55 AM

Fee: \$26.00

RECORD & RETURN TO:

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



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Loan Administration #: 0020305058 "RAYMOND A SETTERS" KLAMATH, Oregon

The undersigned is the present Beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 12/14/2001 made by **RAYMOND A SETTERS AND SANDRA L SETTERS, HUSBAND AND WIFE**;;, 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 12/21/2001 in Book/Reel/Libber: M01 Page/Folio: 65453 as Instrument No.: N/A in the official records of **KLAMATH, State of Oregon**
*** FINANCIAL**

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 LOANS, A DIVISION OF FIRST TENNESSEE BANK NATIONAL ASSOCIATION, AS S/B/M TO FIRST HORIZON HOME LOAN CORPORATION

On October 02, 2008

By **LANCE N. WESSELL** as Trustee
On 10-16-2008

By:
Lisa Gerard
ADMINISTRATIVE OFFICER

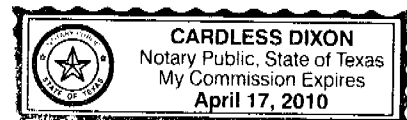
By:
LANCE N. WESSELL, TRUSTEE

STATE OF TEXAS
COUNTY OF DALLAS

On October 02, 2008 before me, **CARDLESS DIXON**, a Notary Public in and for **Dallas** in the State of **Texas** the foregoing instrument was acknowledged before me by **Lisa Gerard, 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,

NOTARY PUBLIC
Cardless Dixon



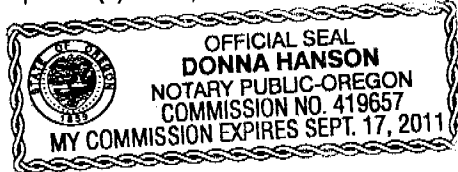
(This area is for the notarial seal)

STATE OF Oregon
COUNTY OF Washington

On 10-16-2008, before me, Donna 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 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,

Notary Expires: / /



(This area is for the notarial seal)