

Recording Requested By:
Tri Counties Bank
P.O. Box 2178
Chico, CA 95927

When Recorded Mail to:
Don L. Spicher
600 Walnut Avenue
Klamath Falls, OR 97601
Loan #1120184160

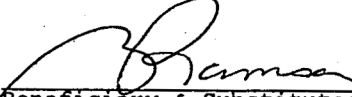
SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

The undersigned Tri Counties Bank Beneficiaries, in and under the provisions of that certain Deed of Trust executed by Don Spicher and Linda Spicher, trustors, to Bend Title Company Trustee, to Tri Counties Bank Beneficiaries, dated February 3, 1987, and recorded on March 17, 1987, in the office of the Recorder of Klamath County, State of California, under Instrument # 72410, Book # 1787, Page # 4228, of Official Records, do(es) in accordance with the provisions of said Deed of Trust, hereby give notice of the Substitution and Appointment of Tri Counties Bank in place and instead of Bend Title Company the trustee above named, and do(es) hereby vest in said substitution Trustee, all the rights, title, estate, power, duty and trusts conferred by said Deed of Trust upon the Trustee therein named. And whereas the indebtedness secured, to be paid by the Deed of Trust above mentioned has been fully paid and/or satisfied.

NOW THEREFORE, Tri Counties Bank as substituted Trustee, does hereby GRANT AND RECONVEY unto the parties entitled thereto without warranty all of the estate and interest derived to the said Trustee under said Deed of Trust in the land therein described situated in the City of , County of Klamath, State of California. Reference being herein made specifically to said Deed of Trust and the record thereof for a particular description of said lands.

Dated: January 5, 1996

Tri Counties Bank


Beneficiary & Substituted Trustee
Bonnie Ramsay, Manager, Loan Center

State of California

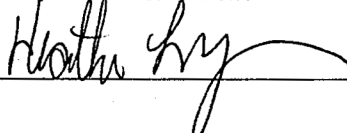
County of Butte

On January 5, 1996, before me, Heather L. Nijim, Notary Public,

personally appeared Bonnie Ramsay

XX 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(ies), and that by his/her/their signature(s) on instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.





STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Tri Counties Bank the 12th day
of Jan A.D., 19 96 at 3:14 o'clock P M., and duly recorded in Vol. M96
of Mortgages on Page 1064.

FEE \$10.00

Bernetha G. Letsch, County Clerk
By 