

Recording Requested By

UNION PLANTERS BANK, NA

-Vol M99 Page 35516

1997 SEP -3 AM 8:55

When Recorded Mail To

State of Oregon, County of Klamath
Recorded 9/03/99, at 8:55 a.m.
In Vol. M99 Page 35516
Linda Smith,
County Clerk Fees 15.00

UNION PLANTERS BANK, NA
c/o Consolidated Reconveyance
24011 Ventura Boulevard, 2nd Floor
Calabasas, Ca 91302

Loan Number: 051607-0 Other: Recon Number: 156233

**SUBSTITUTION OF TRUSTEE
AND FULL RECONVEYANCE**

WHEREAS, MICHAEL D. COUCH AND MISTY F. MICHAELS

was/were the original Trustor(s),

ASPEN TITLE & ESCROW, INC. was the original Trustee, and TOWN & COUNTRY MORTGAGE, INC. was the original Beneficiary under that certain Deed of Trust dated 6/6/88, recorded 6/9/88 in KLAMATH County, Oregon, under Document Number 8851 or Book M-88, Page 8900.

WHEREAS, the undersigned as present Beneficiary, having been paid in full on said Deed of Trust and its corresponding note and desires to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee thereunder. Now, therefore, the undersigned hereby substitutes: Chicago Title Insurance Company, as Trustee under said Deed of Trust and directs Chicago Title Insurance Company to reconvey, without warranty, to the parties entitled thereto the estate now held by him under said Deed of Trust.

Dated: 7/23/99


LEADER FEDERAL BANK FOR SAVINGS, F/K/A LEADER FEDERAL SAVINGS AND LOAN ASSOCIATION,
K/N/A UNION PLANTERS BANK, N.A. AS A RESULT OF MERGER

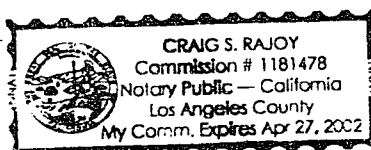
By: 
JOE LUCA
VICE PRESIDENT

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

This instrument was acknowledged before me on 7/23/99

by JOE LUCA as an agent of LEADER FEDERAL BANK FOR SAVINGS, F/K/A LEADER FEDERAL SAVINGS
AND LOAN ASSOCIATION, K/N/A UNION PLANTERS BANK, N.A. AS A RESULT OF MERGER.

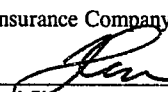

CRAIG RAJOY
Notary Public



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Chicago Title Insurance Company, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, does hereby convey to the person or persons legally entitled thereto, without warranty, the estate, title and interest now held by the undersigned in and to the premises more fully described in said Deed of Trust.


Dated: 7/23/99

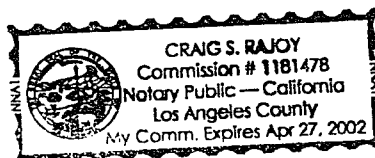
By: Chicago Title Insurance Company, as Trustee


Joe Luca - Authorized Signor

SAMANTHA PINO
ASSISTANT SECRETARY

State of California County of Los Angeles
This instrument was acknowledged before me on 7/23/99
by Chicago Title Insurance Company


CRAIG RAJOY
Notary Public
UPNB/Oregon/Note



15.00