

RECORDING REQUESTED BY:
UMPQUA BANK

AFTER RECORDING MAIL TO:

R. KEITH SMITH AND
DEBORAH ANN SMITH
15600 S. POE VALLEY RD
KLAMATH FALLS OR 97603

DEED OF FULL RECONVEYANCE AND APPOINTMENT OF SUCCESSOR TRUSTEE

Pursuant to ORS 86.790 (3), the present Beneficiary hereby appoints Daniel Hinrichs, Attorney at Law, as successor-trustee of the following designated Trust Deed, said successor-trustee having all the powers of the original trustee, effective herewith:

Dated:	OCTOBER 12, 2001
Recorded:	OCTOBER 23, 2001
Loan:	6505043700
Instrument No.	VOL M01 PAGE 53949
Official Records of:	KLAMATH COUNTY
Grantor/Trustee:	R. KEITH SMITH AND DEBORAH ANN SMITH
Trustee:	FIRST AMERICAN TITLE INSURANCE COMPANY
Beneficiary:	UMPQUA BANK FKA SECURITY BANK

AND REQUEST FOR RECONVEYANCE

All sums secured by the above referenced Trust Deed have been fully paid and satisfied. Daniel Hinrichs, upon delivery to him of the Trust Deed and related note marked paid, is hereby authorized and instructed to cancel all evidence of indebtedness secured by the Trust Deed and to reconvey, without warranty, to the parties designed by the terms of said Trust Deed the estate now held by Daniel Hinrichs under the Trust Deed. After recording, return this document to the undersigned Beneficiary.

DATED: FEBRUARY 14, 2006

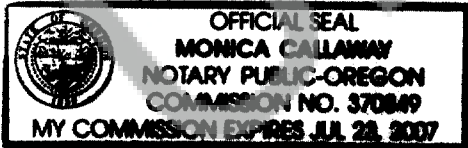
UMPQUA BANK FKA SECURITY BANK

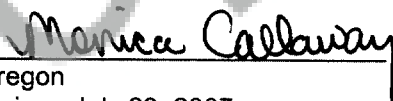


VIKI BRUGNOLI, AVP

STATE OF OREGON
COUNTY OF COOS

This instrument was acknowledged before me on FEBRUARY 14, 2006 by VIKI BRUGNOLI, AVP., UMPQUA BANK FKA SECURITY BANK

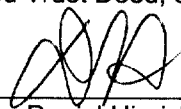


Monica Callaway 
Notary Public for Oregon
My Commission Expires: July 23, 2007

DEED OF FULL RECONVEYANCE

Daniel Hinrichs, having received the appointment as successor trustee and the request for full reconveyance as stated above, does hereby grant, bargain, convey, but without any covenant or warranty, express or implied to the persons legally entitled thereto, all the estate held by Daniel Hinrichs, in and to the property described in the above referenced Trust Deed, except as may have been previously conveyed to such persons.

Dated: FEB 17 2006

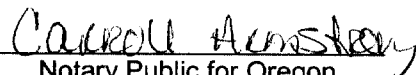


Daniel Hinrichs, Attorney at Law

STATE OF: OREGON
COUNTY OF: COOS

The foregoing instrument was acknowledged before me on FEB 17 2006 by Daniel Hinrichs.





Notary Public for Oregon