

APPOINTMENT OF SUCCESSOR TRUSTEE AND DEED OF RECONVEYANCE

Umpqua Bank, successor in interest to Centennial Bank hereby appoints First American Title Insurance Company of Oregon as substitute trustee in accordance with Oregon Revised Statute 86.790 (3) of the following Trust Deed. Further, the undersigned Beneficiary vests in First American Title Insurance Company of Oregon as substitute trustee all those powers of the original trustee.

Dated 6 day of May, 2004.

Umpqua Bank

By: Jennifer Olsen
Jennifer Olsen, Loan Support Supervisor

STATE OF OREGON

County of Douglas

This instrument was acknowledged before me on May 6, 2004, by Jennifer Olsen, personally know to me to be the person whose name is subscribed to the instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.



Carol A. Rios
Notary Public for Oregon
My Commission expires: 10-16-05



First American Title
Insurance Company of Oregon
Commercial Title Division

DATED : October 18, 2002
RECORDED : October 25, 2002
GRANTOR : Ronald M Owens and Sherri A Owens
BENEFICIARY : Umpqua Bank, fka, Centennial Bank
TRUSTEE : Brian R Heurlin, Attorney at Law
BOOK/PAGE : 231 / 254
COUNTY OF : SKAMANIA

having received from the beneficiary under said Trust Deed a written request to reconvey said premises, reciting that the obligation secured by said Trust Deed has been fully paid and performed, does hereby grant, bargain, sell and convey, but without any covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned in and to that described premises by virtue of said Trust Deed.

IN WITNESS WHEREOF, the undersigned trustee has caused its corporate name be signed hereunder by officers duly authorized thereunto by order of its Board of Directors.

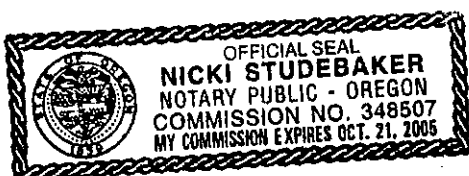
DATED: May 5, 2004

First American Title Insurance Company of Oregon
An assumed business name of Title Insurance Company of Oregon

BY: John D Cozier
John D Cozier, Vice-President

STATE OF OREGON
County of Douglas

This instrument was acknowledged before me on MAY 05 2004, John D Cozier, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose names(s) is/are subscribed to the with 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 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.

Nicki Studebaker
Notary Public for Oregon
My Commission expires:

After recording return to:
Ronald & Sherri Owens
82 Wakina Rd
Skamania WA 98648
#04-2976