DEED OF RECONVEYANCE

Loan # 0900913146

Grantor: Pacific Cascades Financial, Inc., Trustee for Klamath First Federal Savings and Loan Association

Grantee: Ronald E. Loveness and Mary Lou Loveness, Husband and Wife

After recording, return & send

tax statements to:

Ronald and Mary Lou Loveness

6702 Cottage Ave

Klamath Falls, Or 97603

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated August 15, 1986 executed and delivered by Ronald E. Loveness and Mary Lou Loveness, Husband and Wife, as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on August 15, 1986 in the Mortgage Records of Klamath County, Oregon, vol. m86, page 14497 conveying real property situated in said county described in above mentioned trust deed, having received from the beneficiary under said trust deed a written request to reconvey, reciting that the obligation secured by said trust deed has been fully paid and performed, conveys to the person(s) legally entitled thereto, but without any express or implied covenant or warranty, all of the estate held by the undersigned in and to the property described in said trust deed.

In construing this instrument and whenever the context hereof so requires, the masculine gender includes the feminine and neuter and the singular includes the plural.

THIS INSTRUMENT WILL NOT ALLOW USE OF THE PROPERTY DESCRIBED IN THIS INSTRUMENT IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS. BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON ACQUIRING FEE TITLE TO THE PROPERTY SHOULD CHECK WITH THE APPROPRIATE CITY OR COUNTY PLANNING DEPARTMENT TO VERIFY APPROVED USES AND TO DETERMINE ANY LIMITS ON LAWSUITS AGAINST FARMING OR FOREST PRACTICES AS DEFINED IN ORS 30.930.

IN WITNESS WHEREOF, the undersigned trustee has executed this instrument.

Dated: August 3, 2000

Pacific Cascades Financial, Inc.

Authorized Officer

STATE OF OREGON

SS

County of Klamath

The foregoing instrument was acknowledged before me on August 3, 2000, by Robert A. Tucker as the Senior Vice President for Pacific Cascades Financial, Inc., Trustee for Klamath First Federal Savings and Loan

Association.

OFFICIAL SEAL CHERICE F. TREASURE **NOTARY PUBLIC-OREGON** COMMISSION NO. 324839 MY COMMISSION EXPIRES JUN. 28, 2003

Cherice F. Treasure- Notary Public for Oregon

Cherice J. Treasure

My Commission Expires: June 28, 2003

State of Oregon, County of Klamath Recorded 08/08/00, at 2/2P m. In Vol. M00 Page 28992

Linda Smith,

Fee\$_*2*/ County Clerk