

**DEED OF RECONVEYANCE**

Loan # 0603700036

Grantor: Pacific Cascades Financial, Inc., Trustee for Klamath First Federal Savings and Loan AssociationGrantee: Shirley M. Palm, an estate in fee simple

After recording, return &amp; send

tax statements to:

Shirley M. Palm  
2751 Westgate Dr.  
Klamath Falls, Or 97603

Consideration: PAYMENT OF LOAN

**PACIFIC CASCADES FINANCIAL, INC.**, the trustee or successor trustee under that certain trust deed dated **May 10, 1999** executed and delivered by **Shirley M. Palm, an estate in fee simple**, as grantor, **Klamath First Federal Savings and Loan Association**, as beneficiary, and recorded on **May 11, 1999** in the Mortgage Records of **Klamath** County, Oregon, **vol. m99, page 18232** 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.

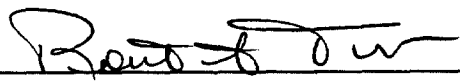
In construing this instrument and whenever the context hereof so requires, the masculine gender includes the feminine and neuter and the singular includes the plural.

**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.

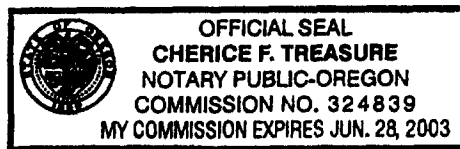
Dated: August 3, 2000


Pacific Cascades Financial, Inc.

By:   
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.



  
Cherice F. Treasure - Notary Public for Oregon  
My Commission Expires : June 28, 2003

State of Oregon, County of Klamath  
Recorded 08/08/00, at 2:13 p.m.  
In Vol. M00 Page 29008  
**Linda Smith,**  
County Clerk    Fee \$ 21<sup>00</sup>