DEED OF RECONVEYANCE

Loan # 0100443295

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

Grantee: Jeffrey F. Baldwin and Gayle O. Baldwin, Husband and Wife

After recording, return & send

tax statements to:

Jeffrey and Gayle Baldwin 2411 Holabird Avenue Klamath Falls, Or 97601

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated June 29, 1993 executed and delivered by Jeffrey F. Baldwin and Gayle O. Baldwin, Husband and Wife, as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on July 06, 1993 in the Mortgage Records of Klamath County, Oregon, Volume M93, Page 16109 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: September 22, 2000

Pacific Cascades Financial, Inc.

Authorized Officer

STATE OF OREGON

SS

County of Klamath

The foregoing instrument was acknowledged before me on September 22, 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

Notary Public for Oregon

My Commission Expires:

herice J.

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State of Oregon, County of Klamath Recorded 09/26/00, at 9:24 a.m. In Vol. M00 Page 35127 Linda Smith,

County Clerk