

DEED OF RECONVEYANCE

Loan # 0100444603

Grantor: Pacific Cascades Financial, Inc., Trustee for Klamath First Federal Savings and Loan AssociationGrantee: Dallas G. Nicholson Sr. and Ramona K. Childers

After recording, return & send

tax statements to: Dallas G. Nicholson and Ramona K. Childers
875 Delaware Ave SE
Bandon, Or 97411

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated February 19, 1999 executed and delivered by Dallas G. Nicholson Sr. and Ramona K. Childers, as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on February 25, 1999 & March 17, 1999 in the Mortgage Records of Klamath County, Oregon, Volume M99, Page 6665 & Volume M99, Page 9281 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.

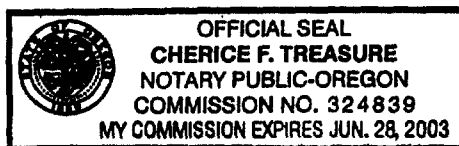
Dated: September 22, 2000

Pacific Cascades Financial, Inc.

By: *Robert A. Tucker*
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.



Cherice F. Treasure
Notary Public for Oregon
My Commission Expires : 6/28/03

State of Oregon, County of Klamath
Recorded 09/26/00, at 9:24 a.m.
In Vol. M00 Page 35128
Linda Smith,
County Clerk Fee \$ 26⁰⁰