

DEED OF RECONVEYANCE

Loan # 0900416430

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

After recording, return & send

tax statements to:

Carla MorgadoPO BOX 7651Klamath Falls, Or 97602

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated May 21, 1997 executed and delivered by Carla Morgado, as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on May 27, 1997 in the Mortgage Records of Klamath County, Oregon, Volume M97, Page 16070 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: December 20, 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 December 20, 2000, by Robert A. Tucker as the Senior Vice President for Pacific Cascades Financial, Inc., Trustee for Klamath First Federal Savings and Loan Association.



Nicole Dailey
Notary Public for Oregon

State of Oregon, County of Klamath
Recorded 12/29/00, at 8:42 a.m.
In Vol. M00 Page 46866
Linda Smith,
County Clerk Fee \$ 21.00