

2001 JAN 11 AM 10:08

DEED OF RECONVEYANCE

Loan # 0900414732 & 0908114732
MT50996-MSGrantor: Pacific Cascades Financial, Inc., Trustee for Klamath First Federal Savings and Loan AssociationGrantee: Charles B. Hoy, aka Charles B. Hoy, Jr. & Nadine Hoy, husband & wifeAfter recording, return & send
tax statements to:Charles & Nadine Hoy
15906 Bald Eagle Ct.
Klamath Falls, Or. 97601

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated July 17, 1992 executed and delivered by Charles B. Hoy, aka Charles B. Hoy, Jr. & Nadine Hoy, husband & wife, as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on July 23, 1992 in the Mortgage Records of Klamath County, Oregon, volume M92 at page 16262 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.

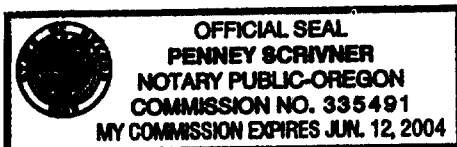
IN WITNESS WHEREOF, the undersigned trustee has executed this instrument.

Dated: January 10, 2001

Pacific Cascades Financial, Inc.

By: *Robert A. Tucker*
Authorized OfficerSTATE OF OREGON)
) SS
County of Klamath)

The foregoing instrument was acknowledged before me on January 10, 2001, by Robert A. Tucker as the Senior Vice President for Pacific Cascades Financial, Inc., Trustee for Klamath First Federal Savings and Loan Association.



Penney Scrivner
Notary Public for Oregon
My Commission Expires: 06/12/04

State of Oregon, County of Klamath
Recorded 01/11/01, at 10:08pm.
In Vol. M01 Page 1221
Linda Smith,
County Clerk Fee\$ 21.00