DEED OF RECONVEYANCE

Loan # 0103700050

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

Grantee: GUY P. TURNAGE AND JEAN L. TURNAGE, HUSBAND AND WIFE

After recording, return & send

tax statements to:

GUY AND JEAN TURNAGE

8135 REEDER RD

KLAMATH FALLS, OR 97603

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated **NOVEMBER 18, 1999** executed and delivered by **GUY P. TURNAGE AND JEAN L. TURNAGE**, HUSBAND AND WIFE, as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on NOVEMBER 24, 1999 in the Mortgage Records of KLAMATH County, Oregon, VOLUME M99, PAGE 46607 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: February 21, 2001

Pacific Cascades Financial, Inc.

aux Authorized Officer

STATE OF OREGON

SS

County of Klamath

The foregoing instrument was acknowledged before me on February 21, 2001, by Robert A. Tucker as the Senior Vice President for Pacific Cascades Financial, Inc., Trustee for Klamath First Federal Savings and Loan Association.

Notary Public for Oregon

State of Oregon, County of Klamath

Recorded 02/27/01, at 8:2/ a.m. In Vol. M01 Page 7562

Linda Smith,

Fee\$_2/00 County Clerk