DEED OF RECONVEYANCE

Loan # 0900415291

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

Grantee: Suzanne V. Ducat

After recording, return & send

tax statements to:

Suzanne V. Ducat

126 Lowell St.

Klamath Falls, Or 97601

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated October 26, 1993 executed and delivered by Suzanne V. Ducat, as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on October 29, 1993 & November 3, 1993 in the Mortgage Records of Klamath County, Oregon, Volume M93, Page 28623 & Volume M93, Page 28980 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: March 27, 2001

Pacific Cascades Financial, Inc.

Authorized Officer

STATE OF OREGON

SS

County of Klamath

The foregoing instrument was acknowledged before me on March 27, 2001, by Robert A. Tucker as the Senior Vice President for Pacific Cascades Financial, Inc., Trustee for Klamath First Federal Savings and Loan Association.



State of Oregon, County of Klamath Recorded 03/28/01, at 2:30 p. m. In Vol. M01 Page /2503

Linda Smith,

Fee\$ 2600 County Clerk