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DEED OF RECONVEYANCE

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

Grantee: Elmer C. Ogborn and JoAnne M. Ogborn, Husband & Wife

After recording, return & send
tax statements to: Elmer & JoAnne Ogborn
2131 Lakeshore Dr.
Klamath Falls,Or 97601

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated **March 9, 1994** executed and delivered by **Elmer C. Ogborn and JoAnne M. Ogborn, Husband & Wife**, as grantor, **Klamath First Federal Savings and Loan Association,** as beneficiary, and recorded on **March 15, 1994** in the Mortgage Records of **Klamath** County, Oregon, **Volume M94, Page 7870** 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: April 20, 2001

Pacific Cascades Financial, Inc.

By: _____
Authorized Officer

STATE OF OREGON)
) SS
County of Klamath)

The foregoing instrument was acknowledged before me on April 20, 2001, by **Robert A. Tucker** as the **Executive Vice President** for Pacific Cascades Financial, Inc., Trustee for Klamath First Federal Savings and Loan Association.

OFFICIAL SEAL
NICOLE DAILEY
NOTARY PUBLIC-OREGON
COMMISSION NO. 320884
MY COMMISSION EXPIRES FEB. 18, 2003

_____
Notary Public for Oregon

State of Oregon, County of Klamath
Recorded 04/30/01, at 2:16p.m.
In Vol. M01 Page 19287
Linda Smith,
County Clerk Fee$ 21.00

21 FF

Unofficial Copy