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DEED OF RECONVEYANCE

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

Grantee: Dawn Marie Koch

After recording, return & send
tax statements to:

Dawn Marie Koch
347 Leckenby Way
Folsom, Ca 95630

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated February 14, 1997 executed and delivered by Dawn Marie Koch, as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on February 14, 1997 in the Mortgage Records of Klamath County, Oregon, Volume M97, Page 4635 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.

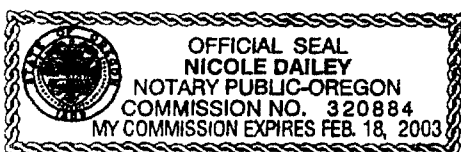
Dated: July 17, 2001

Pacific Cascades Financial, Inc.

By: 
Authorized Officer

STATE OF OREGON)
) SS
County of Klamath)

The foregoing instrument was acknowledged before me on July 17, 2001, by Robert A. Tucker as the Executive 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 07/23/01 at 10:51 a.m.
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Linda Smith,
County Clerk Fee \$ 21.00