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MTL 54528 - TM  
PARTIAL RECONVEYANCE

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

Grantee: David Kandra and Janelle Kandra, H & W

After recording, return & send  
tax statements to: David and Janelle Kandra  
6707 Airway Drive  
Klamath Falls, OR 97603

Consideration: 88,398.97

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated February 8, 1999 executed and delivered by David Kandra and Janelle Kandra, H & W, as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on March 29, 1999 in the Mortgage Records of Klamath County, Oregon, Vol. M99, Page 5092 and Vol. M99, Page 10922 conveying real property situated in said county described in above mentioned trust deed, having received from the beneficiary a written request to reconvey a portion of the real property covered by said trust deed, 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 following described portion of the real property covered by said trust deed, to wit:

**PARCEL 1 OF LP 7-97 SITUATED IN THE SE 1/4 SW 1/4 OF SECTION 13, TOWNSHIP 39 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF KLAMATH, STATE OF OREGON.**

The trustee shall continue to hold the remaining property described in and according to the terms of said trust deed. This partial reconveyance is made without affecting the personal liability of any person for payment of the indebtedness received by 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.

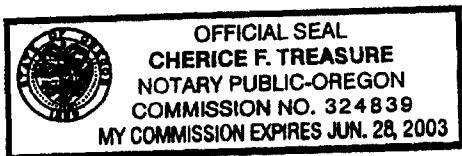
Dated: July 27, 2001

Pacific Cascades Financial, Inc.

By: Robert A. Tucker  
Authorized Officer

STATE OF OREGON           )  
  ) SS  
County of Klamath        )

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



Cherice F. Treasure  
Notary Public for Oregon

State of Oregon, County of Klamath  
Recorded 07/30/01 at 11:04 a.m.  
In Vol. M01 Page 37811  
Linda Smith.  
County Clerk Fee \$ 21.00