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DEED OF RECONVEYANCE

Grantor: Pacific Cascades Financial, Inc., Trustee for Klamath First Federal Savings and Loan AssociationGrantee: Ronald E. Vail and Heather K. Vail, Husband and WifeAfter recording, return & send
tax statements to:Ronald & Heather Vail
1840 Fremont St.
Klamath Falls, Or 97601

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated **June 26, 1998** executed and delivered by **Ronald E. Vail and Heather K. Vail, Husband and Wife**, as grantor, **Klamath First Federal Savings and Loan Association**, as beneficiary, and recorded on **June 26, 1998** in the Mortgage Records of **Klamath** County, Oregon, **Volume M98, Page 22567** 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.

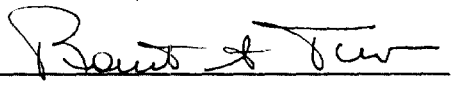
In construing this instrument and whenever the context hereof so requires, the masculine gender includes the feminine and neuter and the singular includes the plural.

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.

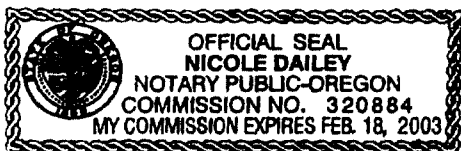
Dated: July 31, 2001

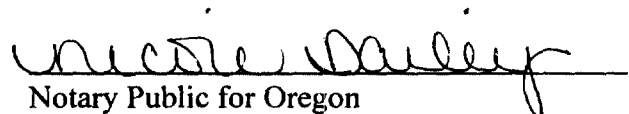
Pacific Cascades Financial, Inc.

By: 
Authorized Officer

STATE OF OREGON)
) SS
County of Klamath)

The foregoing instrument was acknowledged before me on July 31, 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 08/08/01 at 10:42 a m.
In Vol. M01 Page 39809
Linda Smith,
County Clerk Fee \$ 21⁰⁰