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State of Oregon, County of Klamath  
 Recorded 01/02/2002 11:06 a m.  
 Vol M02, Pg 57  
 Linda Smith, County Clerk  
 Fee \$ 21.00 # of Pgs 1

**DEED OF RECONVEYANCE**

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

Grantee: Janet Marie Nettleton

After recording, return & send tax statements to:

Janet Marie Nettleton  
1041 Eldorado Ave  
Klamath Falls, OR 97601

Consideration: PAYMENT OF LOAN

**PACIFIC CASCADES FINANCIAL, INC.**, the trustee or successor trustee under that certain trust deed dated September 13, 1999 executed and delivered by Janet Marie Nettleton, as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on September 14, 1999 in the Mortgage Records of Klamath County, Oregon, Volume M99 Page 36714 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.

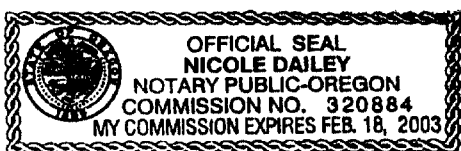
Dated: December 26, 2001

Pacific Cascades Financial, Inc.

By: Beth Tucciarone  
 Authorized Officer

STATE OF OREGON            )  
   ) SS  
 County of Klamath        )

The foregoing instrument was acknowledged before me on December 26, 2001, by Beth Tucciarone as the Vice President for Pacific Cascades Financial, Inc., Trustee for Klamath First Federal Savings and Loan Association.



Nicole Dailey  
 Notary Public for Oregon