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State of Oregon, County of Klamath
 Recorded 01/17/2002 8:40 a m.
 Vol M02, Pg 3178
 Linda Smith, County Clerk
 Fee \$ 21.00 # of Pgs 1

DEED OF RECONVEYANCEGrantor: Pacific Cascades Financial, Inc., Trustee for Klamath First Federal Savings and Loan AssociationGrantee: John M. Yarbrough and Carol A. Yarbrough

After recording, return & send tax statements to:

John & Carol Yarbrough
3944 Jana Dr.
Klamath Falls, Or 97603

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated October 2, 1992 executed and delivered by John M. Yarbrough and Carol A. Yarbrough, as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on October 8, 1992 in the Mortgage Records of Klamath County, Oregon, Volume M92, Page 23626 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.

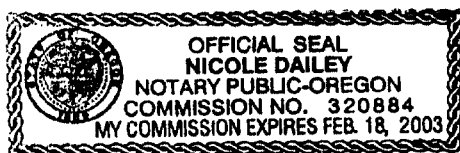
Dated: January 8, 2002

Pacific Cascades Financial, Inc.

By: Beth Tucciarone
 Authorized Officer

STATE OF OREGON)
) SS
 County of Klamath)

The foregoing instrument was acknowledged before me on January 8, 2002, 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