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State of Oregon, County of Klamath Vol M02, Pg 31694 Linda Smith C Linda Smith, County Clerk Fee \$ 2/00 # of Pgs \_\_ # of Pgs \_

## **DEED OF RECONVEYANCE**

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

Grantee: John L Palmer and Evelyn K Palmer, Husband and Wife

After recording, return & send tax statements to:

John and Evelyn Palmer 7750 Cannon Ave Klamath Falls, OR 97603

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated January 21, 1980 executed and delivered by John L Palmer and Evelyn K Palmer, Husband and Wife, as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on January 22, 1980 in the Mortgage Records of Klamath County, Oregon, Vol M80 Page 1329 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: May 21, 2002 Pacific Cascades Financial, Inc.

STATE OF OREGON

County of Klamath

The foregoing instrument was acknowledged before me on May 21, 2002, by Ben A. Gay as the Executive Vice President for Pacific Cascades Financial, Inc., Trustee for Klamath First Federal Savings and Loan Association.

OFFICIAL SEAL NICOLE DAILEY NOTARY PUBLIC-OREGOI COMMISSION NO. 320864 COMMISSION EXPIRES FEB. 18, 2003