102 JUN 4 AMB:31

State of Oregon, County of Klan	matl
Recorded 06/04/2002 8:3/ a	m
Vol M02, Pg 32694	
Linda Smith, County Clerk	
Fee \$ 2/00 # of Pgs /	

DEED OF RECONVEYANCE

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

Grantee: Edward G Bowers and Marjorie M Bowers, Husband and Wife

After recording, return & send tax statements to:

Edward and Marjorie Bowers 29710 Mallard Dr Klamath Falls, OR 97601

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated March 5, 1998 executed and delivered by Edward G Bowers and Marjorie M Bowers, Husband and Wife, as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on March 10, 1998 in the Mortgage Records of Klamath County, Oregon, Vol M98 page 7672 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 23, 2002		Pacific Cascades Financial, Inc.
		By: Authorized Officer
STATE OF OREGON)	

The foregoing instrument was acknowledged before me on May 23, 2002, by <u>Ben A. Gay</u> as the <u>Executive Vice President</u> for Pacific Cascades Financial, Inc., Trustee for Klamath First Federal Savings and Loan Association.

OFFICIAL SEAL
NICOLE DAILEY
NOTARY PUBLIC-OREGON
COMMISSION NO. 3208 84
MY COMMISSION EXPIRES FEB. 18, 2003

County of Klamath

Notary Public for Oregon