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State of Oregon, County of Klamath  
 Recorded 07/19/2002 8:48 a. m.  
 Vol M02, Pg 40869  
 Linda Smith, County Clerk  
 Fee \$ 21<sup>00</sup> # of Pgs 1

**DEED OF RECONVEYANCE**Grantor: Pacific Cascades Financial, Inc., Trustee for Klamath First Federal Savings and Loan AssociationGrantee: Mary Ann Young

After recording, return &amp; send tax statements to:

Mary Ann Young  
PO Box 797  
Merrill, OR 97633

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated April 14, 1998 executed and delivered by Mary Ann Young, as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on April 20, 1998 in the Mortgage Records of Klamath County, Oregon, Vol M98 Page 13092 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.

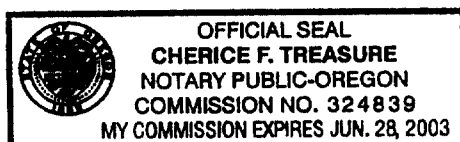
Dated: June 21, 2002

Pacific Cascades Financial, Inc.

By: B. Tucciarone  
 Authorized Officer

STATE OF OREGON            )  
   ) SS  
 County of Klamath        )

The foregoing instrument was acknowledged before me on June 21, 2002, by Beth Tucciarone as the Vice President for Pacific Cascades Financial, Inc., Trustee for Klamath First Federal Savings and Loan Association.



Cherice F. Treasure  
 Notary Public for Oregon