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State of Oregon, County of Klamath  
Recorded 11/29/2002 8:11 a.m.  
Vol M02, Pg 69601  
Linda Smith, County Clerk  
Fee \$ 21 # of Pgs 1

### DEED OF RECONVEYANCE

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

Grantee: Susan Lee Ginder who acquired title as Susan Lee Nidever, an estate in fee simple

After recording, return & send tax statements to:

Susan L Ginder  
3879 Coronado Way  
Klamath Falls, OR 97603

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated April 26, 1999 executed and delivered by Susan Lee Ginder who acquired title as Susan Lee Nidever, an estate in fee simple, as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on April 30, 1999 in the Mortgage Records of Klamath County, Oregon, Vol M99 Page 16299 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: November 19, 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 November 19, 2002, by Beth Tucciarone as the Vice President for Pacific Cascades Financial, Inc., Trustee for Klamath First Federal Savings and Loan Association.

Cherice J. Treasure  
Notary Public for Oregon

