

State of Oregon, County of Klamath
 Recorded 12/05/2002 1:48 p. m.
 Vol M02, Pg 70639
 Linda Smith, County Clerk
 Fee \$ 2/00 # of Pgs 1

'02 DEC 5 PM 1:48

DEED OF RECONVEYANCEGrantor: Pacific Cascades Financial, Inc., Trustee for Klamath First Federal Savings and Loan AssociationGrantee: Robert L Kerman and Toni E Kerman, Husband and Wife

After recording, return & send tax statements to:

Robert and Toni Kerman
1137 Tamera Dr
Klamath Falls, OR 97603

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated August 16, 1996 executed and delivered by Robert L Kerman and Toni E Kerman, Husband and Wife, as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on August 21, 1996 in the Mortgage Records of Klamath County, Oregon, Vol M96 Page 25890 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 29, 2002

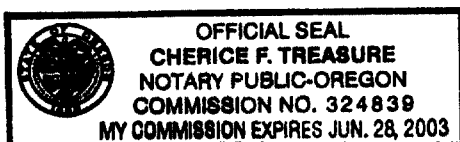
Pacific Cascades Financial, Inc.

By: Beth Tucciarone

Authorized Officer

STATE OF OREGON)
) SS
 County of Klamath)

The foregoing instrument was acknowledged before me on November 29, 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