

State of Oregon, County of Klamath  
Recorded 12/06/2002 9:00 a m.  
Vol M02, Pg 70718  
Linda Smith, County Clerk  
Fee \$ 21.00 # of Pgs 1

**DEED OF RECONVEYANCE**

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

Grantee: Larry W Higgins and Lori D Higgins, Husband and Wife

After recording, return & send tax statements to:

Larry and Lori Higgins  
805 Hillside Ave  
Klamath Falls, OR 97601

Consideration: PAYMENT OF LOAN

**PACIFIC CASCADES FINANCIAL, INC.**, the trustee or successor trustee under that certain trust deed dated **December 31, 1998** executed and delivered by **Larry W Higgins and Lori D Higgins, Husband and Wife**, as grantor, **Klamath First Federal Savings and Loan Association**, as beneficiary, and recorded on **January 4, 1999** in the Mortgage Records of **Klamath County, Oregon**, Vol **M99** Page **88** 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 25, 2002

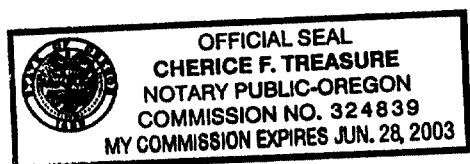
Pacific Cascades Financial, Inc.

By:

Beth Tucciarone  
Authorized Officer

STATE OF OREGON            )  
  ) SS  
County of Klamath         )

The foregoing instrument was acknowledged before me on November 25, 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