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State of Oregon, County of Klamath
 Recorded 01/21/2003 10:22 a. m.
 Vol M03 Pg 03499
 Linda Smith, County Clerk
 Fee \$ 21.00 # of Pgs 1

DEED OF RECONVEYANCEGrantor: Pacific Cascades Financial, Inc., Trustee for Klamath First Federal Savings and Loan AssociationGrantee: Frances F. Owings

After recording, return & send tax statements to:

Frances Owings
3047 Boardman
Klamath Falls Or. 97603

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated **March 25, 1988** executed and delivered by **Frances F. Owings**, as grantor, **Klamath First Federal Savings and Loan Association**, as beneficiary, and recorded on **March 31, 1988** in the Mortgage Records of **Klamath County, Oregon, Vol. M88 Page 4612** 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: December 18, 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 December 18, 2002, by **Beth Tucciarone** as the **Vice President** for Pacific Cascades Financial, Inc., Trustee for Klamath First Federal Savings and Loan Association.

Cherice J. Measure
 Notary Public for Oregon

