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Vol	M03	Page	11	969
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Vol M03 Pg _	1196	9		_
Linda Smith, (County (Clerk		
Linda Smith, (# of	Pgs	1	

DEED OF RECONVEYANCE

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

Grantee: Martin Monti and Janet Monti

After recording, return & send tax statements to:

Martin and Janet Monti 2076 California Ave. Klamath Falls Or. 97601

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated August 7, 1998 executed and delivered by Martin Monti and Janet Monti, as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on August 19, 1998 in the Mortgage Records of Klamath County, Oregon, Vol. M98 Page 30506' 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: February 7, 2003

Pacific Cascades Financial, Inc.

By:

Authorized Officer

STATE OF OREGON

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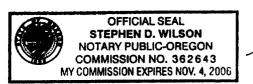
County of Klamath

Pacific Cascades Financial, Inc.

By:

Authorized Officer

The foregoing instrument was acknowledged before me on February 7, 2003, by <u>Beth Tucciarone</u> as the <u>Vice President</u> for Pacific Cascades Financial, Inc., Trustee for Klamath First Federal Savings and Loan Association.



Notary Public for Oregon