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State of Oregon, County of Klamath
Recorded 02/28/2003 8:/2 a m.
Vol M03 Pg /2/68
Linda Smith, County Clerk
Fee \$ 2/60 # of Pgs /

DEED OF RECONVEYANCE

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

Grantee: Charles R. Skyberg and Louise A. Skyberg, Husband and Wife

After recording, return & send tax statements to:

Charles and Louis Skyberg 1300 Carlson Dr. Klamath Falls Or. 97603

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated November 22, 1993 executed and delivered by Charles R. Skyberg and Louise A. Skyberg, Husband and Wife, as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on November 29, 1993 in the Mortgage Records of Klamath County, Oregon, Vol.M93 Page 31380 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 12, 2003 | | Pacific Cascades Financial, Inc. |
|--------------------------|----|----------------------------------|
| | | By: Bliccearone |
| | | Authorized Officer |
| STATE OF OREGON) | SS | |
| County of Klamath) |) | |

The foregoing instrument was acknowledged before me on February 12, 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.

OFFICIAL SEAL
STEPHEN D. WILSON
NOTARY PUBLIC-OREGON
COMMISSION NO. 362643
MY COMMISSION EXPIRES NOV. 4, 2006

Notary Public for Oregon