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DEED OF RECONVEYANCE

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

Grantee: David Snider and Tina Snider, Husband and Wife and Gabriele Snider, as tenants in common

After recording, return & send tax statements to:

David and Tina Snider 8842 Arant Rd. Klamath Falls Or. 97603

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated March 26, 2002 executed and delivered by David Snider and Tina Snider, Husband and Wife and Gabriele Snider, as tenants in common, as grantor, <u>Klamath First Federal Savings and Loan Association</u>, as beneficiary, and recorded on March 27, 2002 in the Mortgage Records of Klamath County, Oregon, Vol. M02 Page 18077 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.

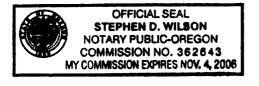
In construing this instrument and whenever the context hereof so requires, the masculine gender includes the feminine and neuter and the singular includes the plural.

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: April 22, 2003	Pacific Cascades Financial, Inc. By: Cherica Suaswe	
STATE OF OREGON)	Authorized Officer	
) SS		
County of Klamath)		

The foregoing instrument was acknowledged before me on April 22, 2003, by <u>Cherice Treasure</u>, <u>authorized signer</u> for Pacific Cascades Financial, Inc., Trustee for Klamath First Federal Savings and Loan Association.



Notary Public for Oregon