Vol. M03 Page 31373

State of Oregon, County of Klamath
Recorded 05/12/2003 9:09 m.
Vol M03 Pg 3/373
Linda Smith, County Clerk
Fee \$ 2/00 # of Pgs _/_____

'03 MAY 12 AM9:09

DEED OF RECONVEYANCE

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

Grantee: Gloria Steiner

After recording, return & send tax statements to:

Gloria Steiner
PO Box 7486
Klamath Falls Or. 97602

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated August 15, 2001 executed and delivered by Gloria Steiner, as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on August 20, 2001 in the Mortgage Records of Klamath County, Oregon, Vol. M01 Page 42044 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 28, 2003

Pacific Cascades Financial, Inc.

Authorized Officer

STATE OF OREGON

) SS

County of Klamath)

The foregoing instrument was acknowledged before me on April 28, 2003, by <u>Cherice Treasure</u>, <u>authorized signer</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