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'03 MAY 29 AM9:21

State of Oregon, County of Klai	nath
Recorded 05/29/2003 9:2/a	m.
Vol M03 Pg 36/22	<del></del>
Linda Smith, County Clerk	
Fee \$ 2100 # of Pgs /	

## **DEED OF RECONVEYANCE**

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

Grantee: Arlene K Ninneman, an unmarried person

After recording, return & send tax statements to:

Arlene Ninneman 1851Mazanita St. Klamath Falls Or. 97601

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated November 1, 1996 executed and delivered by Arlene K Ninneman, an unmarried person, as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on November 1, 1996 in the Mortgage Records of Klamath County, Oregon, Vol. M96 Page 34672 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.

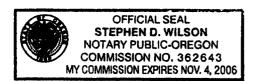
In construing this instrument and whenever the context hereof so requires, the masculine gender includes the feminine and neuter and the singular includes the plural.

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: May 13, 2003	Pacific Cascades Financial, Inc.
••	By: Cherice neasure
STATE OF OREGON )	Authorized Officer
) SS County of Klamath )	

The foregoing instrument was acknowledged before me on May 13, 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