

State of Oregon, County of Klamath  
 Recorded 09/11/03 10:48a . m  
 Vol M03 Pg 67645  
 Linda Smith, County Clerk  
 Fee \$ 21.00 # of Pgs 1

'03 SEP 11 AM 10:49

**DEED OF RECONVEYANCE**Grantor: Pacific Cascades Financial, Inc., Trustee for Klamath First Federal Savings and Loan AssociationGrantee: John D Geraud and Mary Lou Geraud, husband and wife

After recording, return &amp; send tax statements to:

John and Mary Geraud  
PO Box 646  
Keno Or, 97627

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated April 3, 2002 executed and delivered by John D Geraud and Mary Lou Geraud, husband and wife, as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on April 4, 2002 in the Mortgage Records of Klamath County, Oregon, Vol. M02 Page 19768 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.

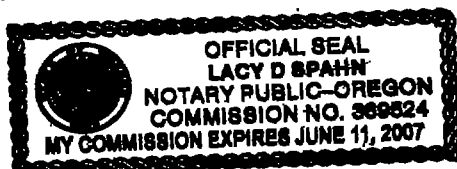
Dated: September 9, 2003

Pacific Cascades Financial, Inc.

By: Cherice Treasure  
 Authorized Officer

STATE OF OREGON       )  
                                   ) SS  
 County of Klamath     )

The foregoing instrument was acknowledged before me on September 9, 2003, by Cherice Treasure, authorized signer for Pacific Cascades Financial, Inc., Trustee for Klamath First Federal Savings and Loan Association.



Lacy D Spahn  
 Notary Public for Oregon