'08 SEP 15 AH10:31

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State of Oregon, County of Klamath Recorded 09/15/03 /0:3/a. m Vol M03 Pg 683/9 Linda Smith, County Clerk Fee \$ _2/00 # of Pgs_/

DEED OF RECONVEYANCE

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

Grantee: Charlene R Terry, an estate in fee simple

After recording, return & send tax statements to:

Charlene Terry 2010 Wordon Ave. Klamath Falls Or. 97601

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated April 19, 2002 executed and delivered by Charlene R Terry, an estate in fee simple, as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on April 22, 2002 in the Mortgage Records of Klamath County, Oregon, Vol. M02 Page 23437 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.

Pacific Cascades Financial, Inc. Dated: September 11, 2003

STATE OF OREGON

County of Klamath

The foregoing instrument was acknowledged before me on September 11, 2003, by Cherice Treasure. authorized signer for Pacific Cascades Financial, Inc., Trustee for Klamath First Federal Savings and Loan Motary Papilic for Oregon Association.

OFFICIAL SEAL OFFICIAL SEAL LACY D SPAHN NOTARY PUBLIC-OREGON COMMISSION NO. 369524 COMMISSION EXPIRES JUNE 11, 2007