'03 SEP 15 ex 10:31

State of Oregon,	County	of Klamath
Recorded 09/15/	03_/0	3/a. m
Recorded 09/15/ Vol M03 Pg	324	
Linda Smith, Cor	inty Clerk	
Fee \$ <u>2/00</u>	_# of Pg	_ /

DEED OF RECONVEYANCE

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

Grantee: David F Amaya and Ingrid C Amaya, husband and wife

After recording, return & send tax statements to:

David and Ingrid Amaya 4347 Myrtlewood Dr. Klamath Falls Or. 97603

Consideration: PAYMENT OF LOAN

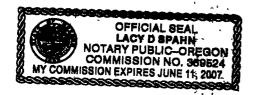
PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated January 11, 1994 executed and delivered by David F Amaya and Ingrid C Amaya, husband and wife, as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on January 12, 1994 in the Mortgage Records of Klamath County, Oregon, Vol. M94 Page 1220 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.

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



Notary Public for Oregon