

'03 OCT 2 AM 9:21

State of Oregon, County of Klamath  
Recorded 10/02/03 9:21 a m  
Vol M03 Pg 73655  
Linda Smith, County Clerk  
Fee \$ 21.00 # of Pgs 1

**DEED OF RECONVEYANCE**

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

Grantee: Teresa Ann Fitzgerald

After recording, return & send tax statements to:

Teresa Fitzgerald  
2015 Gettle St.  
Klamath Falls Or. 97603

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated July 8, 1997 executed and delivered by Teresa Ann Fitzgerald, as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on July 9, 1997 in the Mortgage Records of Klamath County, Oregon, Vol. M97 Page 21501 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.

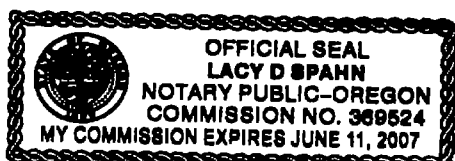
Dated: September 30, 2003

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 30, 2003, by Cherice Treasure, authorized signer for Pacific Cascades Financial, Inc., Trustee for Klamath First Federal Savings and Loan Association.



Lacy D. Spann  
Notary Public for Oregon