

'03 OCT 17 #9:39

State of Oregon, County of Klamath  
 Recorded 10/17/03 9:39 a.m  
 Vol M03 Pg 77277  
 Linda Smith, County Clerk  
 Fee \$ 2.00 # of Pgs 1

**DEED OF RECONVEYANCE**

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

Grantee: Larry W Higgins and Lori D Higgins

After recording, return & send tax statements to:

Larry and Lori Higgins  
805 Hillside Ave.  
Klamath Falls Or. 97601

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated October 7, 2002 executed and delivered by Larry W Higgins and Lori D Higgins, as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on October 15, 2002 in the Mortgage Records of Klamath County, Oregon, Vol. M02 Page 58746 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.

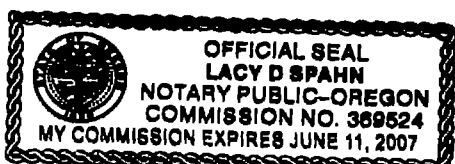
Dated: October 15, 2003

Pacific Cascades Financial, Inc.

By: Cherice Treasure  
 Authorized Officer

STATE OF OREGON            )  
   ) SS  
 County of Klamath        )

The foregoing instrument was acknowledged before me on October 15, 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