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State of Oregon, County of Klamath Recorded 01/27/2004 //:28 a

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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: Stephen J Keller and R Sue Keller

After recording, return & send tax statements to:

Stephen and R Susan Keller 7205 Hidden Valley Rd. Klamath Falls Or. 97603

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated June 26, 1997 executed and delivered by Stephen J Keller and R Sue Keller, as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on June 27, 1997 in the Mortgage Records of Klamath County, Oregon, Vol. M97 Page 20222'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 BEFORE SIGNING OR ACCEPTING THIS LAWS AND REGULATIONS. 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: January 22, 2004

Pacific Cascades Financial, Inc.

STATE OF OREGON

SS

County of Klamath

The foregoing instrument was acknowledged before me on January 22, 2004, by Cherice Treasure, authorized signer for Pacific Cascades Financial, Inc., Trustee for Klamath First Federal Savings and Loan Association.

NOTARY PUBLIC-OREGON COMMISSION NO. 369524 COMMISSION EXPIRES JUNE 11, 2007