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After Recording, return to:
Sterling Savings Bank
510 W.Riverside, 6th Flr.
Spokane, WA 99201

State of Oregon, County of Klamath
Recorded 04/12/2004 8:07 A m
Vol M04 Pg 20804
Linda Smith, County Clerk
Fee $ 21.00 # of Pgs 1

DEED OF RECONVEYANCE

Grantor: Pacific Cascades Financial, Inc., Trustee for STERLING SAVINGS BANK, a Washington Corporation, Successor by merger of Klamath First Federal Savings and Loan Association

Grantee: **Gary A. Clark and Lee-Hon Tan, Husband andWife**

After recording, return & send tax statements to:

Gary Clark
104 W. Oregon Ave.
Klamath Falls, OR 97601

11721044

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated **November 6, 1998** executed and delivered by **Gary A. Clark and Lee-Hon Tan, Husband andWife** as grantor, **Klamath First Federal Savings and Loan Association,** as beneficiary, and recorded on **November 12, 1998** in the Mortgage Records of **Klamath** County, Oregon, **Vol. M98,Page 41197** 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: March 25, 2004

Pacific Cascades Financial, Inc.

By: Kathy Harper
Authorized Officer

MARIE L. MILLIKEN NOTARY PUBLIC STATE OF WASHINGTON APPT. EXP. 2007

STATE OF WASHINGTON)
) S
County of Spokane)

The foregoing instrument was acknowledged before me on March 25, 2004, by **Kathy Harper, authorized signer** for Pacific Cascades Financial, Inc., Trustee for STERLING SAVINGS BANK, a Washington Corporation, Successor by merger of Klamath First Federal Savings and Loan Association

Marie L Milliken
Notary Public for Washington

Unofficial Copy