et.

After Recording, return to: Sterling Savings Bank 510 W.Riverside, 6<sup>th</sup> Fir. Spokane, WA 99201

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Linda Smith, County Clerk
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## **DEED OF RECONVEYANCE**

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

Grantee: John P. Ervine and Julie T. Ervine, Husband and Wife

After recording, return & send tax statements to:

John and Julie Ervine 3617 Rio Vista Way Klamath Falls, OR 97603

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated October 28, 1993 executed and delivered by John P. Ervine and Julie T. Ervine, Husband and Wife as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on November 3, 1993 in the Mortgage Records of Klamath County, Oregon, Vol. M93, Page 29042 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: April 16, 2004

Pacific Cascades Financial, Inc.

Authorized Officer

STATE OF WASHINGTON )

County of Spokane

The foregoing instrument was acknowledged before me on April 16, 2004, by <u>Kathy</u> <u>Harper, authorized signer</u> for Pacific Cascades Financial, Inc., Trustee for STERLING SAVINGS BANK, a Washington Corporation, Successor by merger of Klamath First Federal Savings and Loan Association

Notary Public for Washington