

After Recording, return to:  
 Sterling Savings Bank  
 510 W. Riverside, 6<sup>th</sup> Flr.  
 Spokane, WA 99201  
 Loan No. 117733223

State of Oregon, County of Klamath  
 Recorded 05/06/2004 9:14 a m  
 Vol M04 Pg 27689  
 Linda Smith, County Clerk  
 Fee \$ 21.00 # of Pgs 1

04 MAY 6 AM 9:14

# 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: Todd A. Laitinen and Jennifer A. Laitinen, husband and wife

After recording, return & send tax statements to:

Todd and Jennifer Laitinen  
1152 Madison St  
Klamath Falls OR 97603-4051

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated February 27, 1997 executed and delivered by Todd A. Laitinen and Jennifer A. Laitinen, husband and wife as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on February 28, 1997 in the Mortgage Records of Klamath County, Oregon, Vol. M97, Page 5979 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.

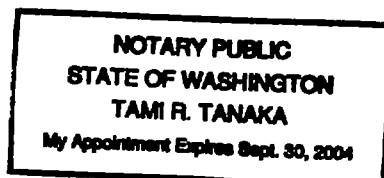
Dated: April 30, 2004

Pacific Cascades Financial, Inc.

By: Marie Milliken  
 Authorized Officer

STATE OF WASHINGTON )  
 ) SS  
 County of Spokane )

The foregoing instrument was acknowledged before me on April 30, 2004, by Marie Milliken, 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



Tami R. Tanaka  
 Notary Public for Washington