

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

Vol M04 Page 27889

State of Oregon, County of Klamath
Recorded 05/07/2004 9:13 a m
Vol M04 Pg 27889
Linda Smith, County Clerk
Fee \$ 21⁰⁰ # of Pgs 1
5⁰⁰ o.p.a.

'04 MAY 7 AM 9:13

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: Susan P Spratt

After recording, return & send tax statements to:

Susan P Spratt
1855 E Lowell
Klamath Falls OR, 97601

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated November 14, 2001 executed and delivered by Susan P Spratt as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on November 15, 2001 in the Mortgage Records of Klamath County, Oregon, Vol. M01, Page 58607 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 13, 2004

Pacific Cascades Financial, Inc.

STATE OF WASHINGTON)

County of Spokane)



Kathy Harper
Authorized Officer

The foregoing instrument was acknowledged before me on April 13, 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