

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

Vol M04 Page 27908

State of Oregon, County of Klamath  
Recorded 05/07/2004 9:18 a m  
Vol M04 Pg 27908  
Linda Smith, County Clerk  
Fee \$ 21<sup>00</sup> # of Pgs 1

'04 MAY 7 AM 9:18

**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: Frederick L. Zwartverwer and Merlaine S. Zwartverwer, Husband and Wife

After recording, return & send tax statements to:

Frederick and Merlaine Zwartverwer  
12179 Merganser Rd.  
Klamath Falls, OR 97601

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated April 8, 1999 executed and delivered by Frederick L. Zwartverwer and Merlaine S. Zwartverwer, Husband and Wife as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on April 9, 1999 in the Mortgage Records of Klamath County, Oregon, Vol. M99, Page 12805 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

STATE OF WASHINGTON )  
)  
County of Spokane )



Pacific Cascades Financial, Inc.  
By: Kathy Harper  
Authorized Officer

The foregoing instrument was acknowledged before me on April 16, 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