

**After Recording, return to:**  
**Sterling Savings Bank**  
**510 W.Riverside, 6<sup>th</sup> Flr.**  
**Spokane, WA 99201**  
**Loan No. 117734122**

State of Oregon, County of Klamath  
Recorded 05/17/2004 10:14 a. m  
Vol M04 Pg 30358  
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: Karl L Geaney and Debra J Geaney, H & W**

**After recording, return & send tax statements to:**

**Karl and Debra Geaney**  
**3703 Lamarada Way**  
**Klamath Falls, OR 97603**

**Consideration: PAYMENT OF LOAN**

**PACIFIC CASCADES FINANCIAL, INC.**, the trustee or successor trustee under that certain trust deed dated **February 25, 1998** executed and delivered by **Karl L Geaney and Debra J Geaney, H & W** as grantor, **Klamath First Federal Savings and Loan Association,** as beneficiary, and recorded on **March 2, 1998** in the Mortgage Records of **Klamath County, Oregon, Vol. M98, Page 6696** 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 28, 2004**

**Pacific Cascades Financial, Inc.**

By: Maria Milniker  
Authorized Officer

STATE OF WASHINGTON )  
 ) SS  
County of Spokane )

The foregoing instrument was acknowledged before me on April 28, 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

**NOTARY PUBLIC**  
**STATE OF WASHINGTON**  
**TAMI R. TANAKA**  
**My Appointment Expires Sept. 30, 2004**

Jami R. Inaba  
Notary Public for Washington