

**After Recording, return to:**  
**Sterling Savings Bank**  
**510 W.Riverside, 6<sup>th</sup> Flr.**  
**Spokane, WA 99201**  
**Loan No. 117703721**

State of Oregon, County of Klamath  
Recorded 05/17/2004 10:14 a m  
Vol M04 Pg 30365  
Linda Smith, County Clerk  
Fee \$ 21.00 # of Pgs 1

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

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

**Charles and Katherine Karns**  
**7019 Verde Vista Pl.**  
**Klamath Falls, OR 97603**

**PACIFIC CASCADES FINANCIAL, INC.**, the trustee or successor trustee under that certain trust deed dated **October 28, 1996** executed and delivered by **Charles M Karns and Katherine M Karns, husband and wife** as grantor, **Klamath First Federal Savings and Loan Association**, as beneficiary, and recorded on **November 8, 1996** in the Mortgage Records of **Klamath County, Oregon, Vol. M96, Page 35353** 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.

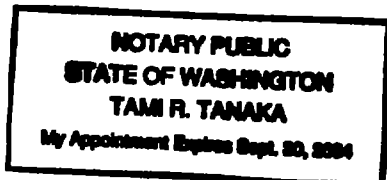
**Dated: April 28, 2004**

**Pacific Cascades Financial, Inc.**

By: Marc Mulick  
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



Jami R. Inaba  
Notary Public for Washington