

After Recording, return to:  
Sterling Savings Bank  
510 W. Riverside, 6<sup>th</sup> Flr.  
Spokane, WA 99201  
Loan No. 117716392

State of Oregon, County of Klamath  
Recorded 05/27/2004 9:36 a m  
Vol M04 Pg 33910  
Linda Smith, County Clerk  
Fee \$ 21<sup>00</sup> # 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: Mary Lou Holm

After recording, return & send tax statements to:

Mary Lou Holm  
24550 Sprague River Rd  
Sprague River OR 97639

Consideration: PAYMENT OF LOAN

**PACIFIC CASCADES FINANCIAL, INC.,** the trustee or successor trustee under that certain trust deed dated **February 27, 1998** executed and delivered by **Mary Lou Holm** as grantor, **Klamath First Federal Savings and Loan Association**, as beneficiary, and recorded on **February 27, 1998** in the Mortgage Records of Klamath County, Oregon, Vol. M98, Page 6595 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.**

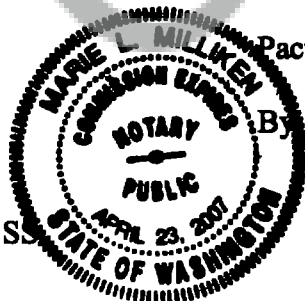
IN WITNESS WHEREOF, the undersigned trustee has executed this instrument.

Dated: May 21, 2004

Pacific Cascades Financial, Inc.

STATE OF WASHINGTON )

County of Spokane )



By Kathy Harper  
Authorized Officer

The foregoing instrument was acknowledged before me on May 21, 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