

After Recording, return to:
 Sterling Savings Bank
 Mortgage Loan Servicing
 111 N. Wall St.
 Spokane, WA 99201
 Loan No. 117717051

State of Oregon, County of Klamath
 Recorded 06/01/2004 8:50 A m
 Vol M04 Pg 34823
 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: Patrick J. McCardell and H. Anne McCardell, husband and wife

After recording, return & send tax statements to:

Patrick and Anne McCardell
2530 Cascade Ln
Klamath Falls OR 97601-9554

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated November 6, 1998 executed and delivered by Patrick J. McCardell and H. Anne McCardell, husband and wife as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on November 12, 1998 in the Mortgage Records of Klamath County, Oregon, Vol. M98, Page 41319 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 24, 2004

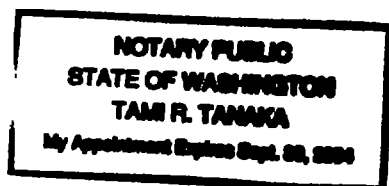
Pacific Cascades Financial, Inc.

By:

Kathy Harper
 Authorized Officer

STATE OF WASHINGTON)
) SS
 County of Spokane)

The foregoing instrument was acknowledged before me on May 24, 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



Tami R. Tanaka
 Notary Public for Washington