

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

117744295

State of Oregon, County of Klamath
Recorded 06/08/2004 8:31 a m
Vol M04 Pg 36585
Linda Smith, County Clerk
Fee \$ 26.00 # 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: Timothy Alvin Ketcham and Lorenza Ketcham

After recording, return & send tax statements to:

Timothy and Lorenza Ketcham
1522 Austin St.
Klamath Falls, OR 97603

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated February 9, 1996 executed and delivered by Timothy Alvin Ketcham and Lorenza Ketcham as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on February 14, 1996 in the Mortgage Records of Klamath County, Oregon, in Vol. 96, page 4294 and re-recorded February 11, 1997 in Vol. M97, Page 4241 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: March 18, 2004

STATE OF WASHINGTON)
)
County of Spokane)



Pacific Cascades Financial, Inc.

Kathy Harper
Authorized Officer

The foregoing instrument was acknowledged before me on March 18, 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

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