

After Recording, return to:
 Sterling Savings Bank
 Mortgage Loan Servicing
 111 N. Wall St.
 Spokane, WA 99201
 Loan No. 117705369

State of Oregon, County of Klamath
 Recorded 06/09/2004 11:51 a m
 Vol M04 Pg 36992
 Linda Smith, County Clerk
 Fee \$ 21.00 # of Pgs 1

04 JUN 9 AM 11:51

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: John J. Ramos

After recording, return & send tax statements to:

John Ramos
2835 Wantland Ave
Klamath Falls OR 97603-3643

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated November 19, 1998 executed and delivered by John J. Ramos as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on November 24, 1998 in the Mortgage Records of Klamath County, Oregon, Vol. M98, Page 43163 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 5, 2004

STATE OF WASHINGTON)
)
 County of Spokane)



Pacific Cascades Financial, Inc.

Kathy Harper
 Authorized Officer

The foregoing instrument was acknowledged before me on May 5, 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