

04 JUN 10 AM 11:52

After Recording, return to:  
Sterling Savings Bank  
Mortgage Loan Servicing  
111 N. Wall St.  
Spokane, WA 99201  
Loan No. 117715936

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State of Oregon, County of Klamath  
Recorded 06/10/2004 11:52 a m  
Vol M04 Pg 37253  
Linda Smith, County Clerk  
Fee \$ 2/00 # 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: Phillip E. Chapman and Debra L. Chapman, husband and wife

After recording, return & send tax statements to:

Phillip and Debra Chapman  
1726 Chinchalla Way  
Klamath Falls OR 97603-5233

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated February 20, 1997 executed and delivered by Phillip E. Chapman and Debra L. Chapman, husband and wife Grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on February 21, 1997 in the Mortgage Records of Klamath County, Oregon, Vol. M97, Page 5156 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.

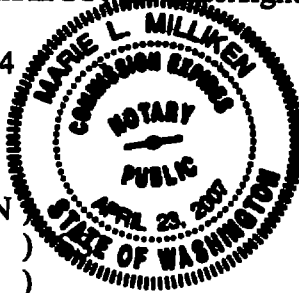
Dated: May 10, 2004

Pacific Cascades Financial, Inc.

By: Kathy Harper  
Authorized Officer

STATE OF WASHINGTON )

County of Spokane )



The foregoing instrument was acknowledged before me on May 10, 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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