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After Recording, return to: Sterling Savings Bank c/o Mortgage Loan Servicing 111 N. Wall St. Spokane, WA 99201 Loan No. 117705411

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: Lee A. VanWinkle and Elizabeth VanWinkle, husband and wife

After recording, return & send tax statements to:

Lee and Elizabeth VanWinkle PO Box 1022 Estacada OR 97023-1022

Consideration: PAYMENT OF LOAN

PACIFIC CASCADES FINANCIAL, INC., the trustee or successor trustee under that certain trust deed dated October 15, 1998 executed and delivered by Lee A. VanWinkle and Elizabeth VanWinkle, husband and wife as grantor, Klamath First Federal Savings and Loan Association, as beneficiary, and recorded on October 20, 1998 in the Mortgage Records of Klamath County, Oregon, Vol. M98, Page 38425 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. MILLIAM MILLIAM

Dated: June 28, 2004

Pacific Cascades Financial, Inc.

Authorized Officer

STATE OF WASHINGTON

County of Spokane

The foregoing instrument was acknowledged before me on June 28, 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

Hotary Public for Washington