

Vol MO4 Page 47219

State of Oregon, County of Klamath  
Recorded 07/20/2004 9:08 a m  
Vol M04 Pg 47219  
Linda Smith, County Clerk  
Fee \$ 21.00 # of Pgs 1

**After Recording, return to:**  
**Sterling Savings Bank**  
**c/o Mortgage Loan Servicing**  
**111 N. Wall St.**  
**Spokane, WA 99201**  
**Loan No. 127708175**

## 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: **William G. Hardin and Sandra Hardin, husband and wife and Dustin L. Gerbing and Nancy J. Gerbing, husband and wife**

After recording, return & send tax statements to:

**William and Sandra Hardin and Dustin Gerbing**  
**4023 Sturdivant Ave**  
**Klamath Falls OR 97603-7921**

**Consideration: PAYMENT OF LOAN**

**PACIFIC CASCADES FINANCIAL, INC.**, the trustee or successor trustee under that certain trust deed dated **December 13, 1995** executed and delivered by **William G. Hardin and Sandra Hardin, husband and wife and Dustin L. Gerbing and Nancy J. Gerbing, husband and wife** as grantor, **Klamath First Federal Savings and Loan Association**, as beneficiary, and recorded on **December 19, 1995** in the Mortgage Records of **Klamath County, Oregon, Vol. M95, Page 34582**, 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: June 30, 2004

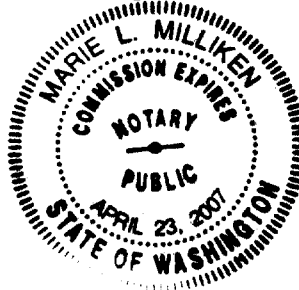
Pacific Cascades Financial, Inc.

By:

Authorized Officer

STATE OF WASHINGTON           )  
County of Spokane                 ) SS

The foregoing instrument was acknowledged before me on June 30, 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



Notary Public for Washington