

Know All Men by These Presents: That WESTERN BANK, an Oregon Banking Corporation,
does hereby certify and declare that that certain real mortgage, bearing date the 26th
day of April, 1982, made and executed by Robert W. Spruill and Karen S.
Spruill, husband and wife

to WESTERN BANK, securing the payment of the sum of
Eighteen thousand dollars and no/100 (\$ 18,000.00) DOLLARS
and recorded on the 27th day of April, 1982, in Book Vol. M82 at
page 5166 of Records of Real Mortgages in and for the County of Klamath
State of Oregon, together with the debt secured thereby, has been fully paid, satisfied and discharged, and
the County Clerk or Recorder of said County is hereby authorized and requested to cancel the same of
record.

In Witness Whereof, WESTERN BANK has caused these presents to be executed
on its behalf by its duly authorized representative this 5th day of January, 1990.

After recording return to:
Klamath Just Federal
540 Main St.
KFO 97601

WESTERN BANK

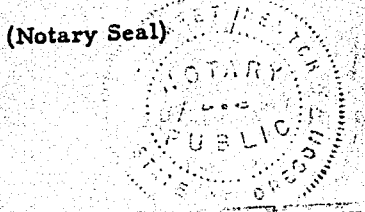
By Trish Bars
Trish Bars
Special Assets Officer

STATE OF OREGON,

COUNTY OF COOS

January 5, A.D. 1990.

Personally appeared Trish Bars
who, being duly sworn did say that he is the Special Assets Officer
of WESTERN BANK and that the said instrument was signed in behalf of said corporation by authority
of its Board of Directors; and he acknowledged said instrument to be its voluntary act and deed. Before
me:



Margaret Mentch
Notary Public for Oregon
My Commission Expires 12-20-90

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Mountain Title Co. the 9th day
of Jan. A.D., 19 90 at 4:00 o'clock PM., and duly recorded in Vol. M90
of Mortgages on Page 557
Evelyn Biehn County Clerk
By Pauline Mullendore

FEE \$8.00