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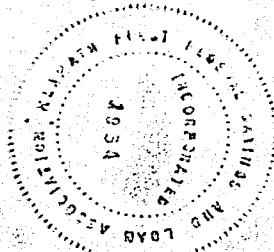
SATISFACTION OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS, That Klamath First Federal Savings and Loan Association, a corporation, duly incorporated, organized and existing under and by virtue of the laws of the United States of American with its principal office at Klamath Falls, Oregon, owner and holder of the Mortgage and the obligation hereinafter described, does hereby certify and declare that a certain Mortgage, bearing the date the 26th day of May 1990 made and executed by Paul M. Novak and Nancy M. Novak, the mortgagor therein, to Klamath First Federal Savings and Loan Association, the mortgagee therein and recorded in the office of the County Clerk of the County of Klamath, State of Oregon, book M78 of Mortgages on Page 11639 on the 1st day of June 1978.

together with the debt thereby secured, is fully paid, satisfied and discharged.

IN WITNESS WHEREOF, Klamath First Federal Savings and Loan Association, mortgagee, has caused its lawful corporate seal to be hereunto affixed and its name to be hereto subscribed by the hands of its President and Secretary this 18th day of April 1991, at Klamath Falls, Oregon.

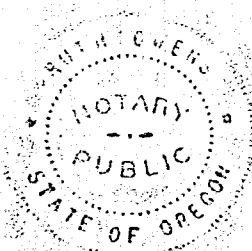
KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION



By James D. Bocchi President
By Gerald V. Brown Secretary

STATE OF OREGON } ss.
County of Klamath

On this 18th day of April, 1991, before me appeared James D. Bocchi and Gerald V. Brown, both to me personally known, who being duly sworn did say that he, the said James D. Bocchi is the President, and he, the said Gerald V. Brown is the Secretary of Klamath First Federal Savings and Loan Association, the within named Corporation, and that the seal affixed to said instrument is the corporate seal of said corporation, and that the said instrument was signed and sealed in behalf of said corporation by authority of its Board of Directors, and James D. Bocchi and Gerald V. Brown acknowledged said instrument to be free act and deed of said corporation.



IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal the day and year last above written.

[Signature]
Notary Public for Oregon
My commission expires 5-14-92

STATE OF OREGON } ss.
County of Klamath

I certify that the within instrument was received for record on the 18th day of April 1991 at 3:13 o'clock P.M., and recorded in book M91 on page 7124 Record of Mortgages for said County.

Witness my hand and seal of County affixed Evalyn Biehn, County Clerk
County Clerk-Recorder

By Dorlene Mullen Deputy

Fee \$8.00

After recording please return to:
Mr. and Mrs. Paul M. Novak
2039 Del Moro Street
Klamath Falls, OR 97601

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