

Know All Men by These Presents: That WESTERN BANK, an Oregon Banking Corporation,
does hereby certify and declare that that certain _____ mortgage, bearing date the 8th
day of May, 19 92, made and executed by Glen D. Ratliff and Patricia
L. Ratliff-----

to WESTERN BANK, securing the payment of the sum of

Ten Thousand Seven Hundred Eighty Eight and no/100--- (\$10,788.00****) DOLLARS

and recorded on the 12th day of May, 19 92, in Book M92 at
page 10327 of Records of _____ 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 8th day of February, 19 94.

WESTERN BANK

By _____

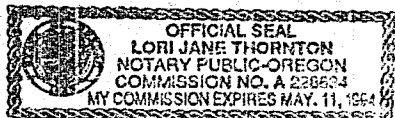
STATE OF OREGON,

COUNTY OF KLAMATH

FEBRUARY 8 A.D. 19 94.

Personally appeared Charles R. Skyberg ---
who, being duly sworn did say that he is the Assistant Manager
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:

(Notary Seal)



Return: Glen Ratliff
1511 Lakeview
Klamath Falls, Or. 97601

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Glen Ratliff the 18th day
of Feb A.D. 19 94 at 2:57 o'clock P.M., and duly recorded in Vol. M94
of _____ Mortgages on Page 5536.

FEE \$10.00

Evelyn Biehn . County Clerk

By _____