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OREGON
DEPARTMENT OF
VETERANS' AFFAIRS

SATISFACTION OF MORTGAGE

Loan No. P50461

The STATE OF OREGON, acting by the Director of Veterans' Affairs, certifies that the mortgage executed by Richard T. Howard Jr., recorded on the 5th day of February 1981, in the Klamath County, Oregon, Mortgage Records, Vol. M81 Page 1817, an Assumption Agreement recorded February 18, 1988, Vol. M88 Page 2351, an Assumption Agreement recorded October 23, 1989, Vol. M89 Page 20185, and an Assumption Agreement recorded September 28, 1993, Vol. M93 Page 25025, together with the debt is paid, satisfied, and discharged.

WITNESS the STATE OF OREGON has caused these presents to be executed this 24th day of March 1994, at Salem, Oregon.

Director of Oregon Department of Veterans' Affairs

Joyce D. Emerson
Joyce D. Emerson
Production Coordinator

STATE OF OREGON

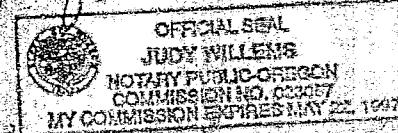
County of Marion

On March 24, 1994

this instrument was acknowledged before me by the above-named Joyce D. Emerson, who personally appeared, and, being first duly sworn, did say that she is duly authorized to sign the foregoing document on behalf of the Oregon Department of Veterans' Affairs by authority of its Director.

Before me,

Judy Willems
Notary Public For Oregon



AFTER RECORDING RETURN TO:

Arthur Marquis
US 600 S 2nd Street
Suite 100
Ashland, OR 97520
(Calligraphy) On 3/24/94

STATE OF OREGON, COUNTY OF KLAMATH: ss:

Mailed for record at request of Mountaineer Title Co. the 23rd day
of March, A.D. 1994, at 1145 o'clock P.M., and duly recorded in Vol. M93
of Mortgages on Page 5030.
Fees \$10.00
Fifteen Dollars County Clerk
By Orville C. Mueller