

KNOWN 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 America 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 2nd day of November, 19 72 made and executed by Vernon C. Kern and Billie M. Kern 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 M72 of Mortgages on Page 12716 on the 3rd day of November, 19 72.

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 21st day of March 19 96, at Klamath Falls, Oregon.

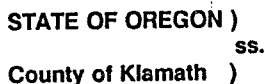
By: George L. Hall
Secretary George L. Hall

On this 21st day of March, 1996 before me appeared Gerald V. Brown and George L. Hall, both to me personally known, who being duly sworn did say that he, the said Gerald V. Brown is the President, and he, the said George L. Hall 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 Gerald V. Brown and George L. Hall acknowledged said instrument to be free act and deed of said corporation.

affixed my official seal the day and year last above written.

[Signature]

Notary Public for Oregon
My commission expires 9-22-98



I certify that the within instrument was received for record on the 26th day of March, 19 96, at 11:15 o'clock AM, and recorded in book M96 on page 8261, Records of Mortgages for said County.

By: Cheryl Lussell
Deputy

After Recording, Return To:

Robert L Johnson
6745 Eberlein Avenue
Klamath Falls, OR 97603