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SATISFACTION OF MORTGAGE

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KNOW ALL MEN BY THESE PRESENTS, That WESTERN BANK

owner and holder of the Mortgage and the obligation hereinafter described, do hereby certify and declare that a certain mortgage, bearing date the 8th day of September, 1995, made and executed by MARY LOU HOWLAND AND PATRICIA A. VENABLE, each as to an undivided 1/2 interest as tenants in common

the mortgagor therein, to the mortgages therein and recorded in the office of the County Clerk of the County of Klamath, State of Oregon, in book/reel/volume No. M95 Record of Mortgages on page 25096 or as fee/file/instrument/microfilm/reception No. September 18, 1995; (indicate which) on

KLAMATH COUNTY, State of Oregon (the "Real Property"): Lot 18 in Block 311 of DARROW ADDITION TO THE City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon. SAVING AND EXCEPTING THEREFROM the Northerly 3 feet deeded by L.M. Hamons, et ux, in Volume 206, page 29, Deed Records of Klamath County, Oregon.

The Real Property or its address is commonly known as 1654 MITCHELL STREET, KLAMATH FALLS, OR 97601.

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

In construing this satisfaction of mortgage, where the context so requires, singular includes the plural and all grammatical changes shall be implied to make the provisions hereof apply equally to corporations and to individuals.

In Witness Whereof, the undersigned has executed this instrument this 23rd day of October, 1998; if the undersigned is a corporation, it has caused its name to be signed and seal affixed by its officers, duly authorized thereto by order of its board of directors.

C.R. Skyberg, AVP/Assistant Manager

(If executed by a corporation, affix corporate seal)

STATE OF OREGON,

County of _____

This instrument was acknowledged before me on _____, 19____, by _____

Notary Public for Oregon

(SEAL)

My commission expires: _____

STATE OF OREGON,

County of Klamath

This instrument was acknowledged before me on October 23, 1998, by Charles R. Skyberg as Assistant Vice President/Assistant Manager of WESTERN BANK

Notary Public for Oregon

My commission expires: _____

OFFICIAL SEAL

LORI JANE THORNTON

NOTARY PUBLIC-OREGON

COMMISSION NO. 309945

MY COMMISSION EXPIRES MAY 11, 2002

Satisfaction of MORTGAGE

AFTER RECORDING RETURN TO

WESTERN BANK
P.O. BOX 669
KLAMATH FALLS, OR 97601

(DON'T USE THIS SPACE; RESERVED FOR RECORDING LABEL IN COUNTIES WHERE USED.)

Fee: \$10.00

STATE OF OREGON

County of Klamath

I certify that the within instrument was received for record on the 6th day of November, 1998, at 2:05 o'clock P.M., and recorded in book/reel/volume No. M98, on page 40779, or as fee/file/instrument/microfilm/reception No. 69294, Record of Mortgages of said County.

Witness my hand and seal of County affixed.

Bernetha G. Letsch, Co. Clerk

NAME

TITLE

By Kathleen Broad Deputy