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Recording Requested By:
 Empire Funding Corp.

When Recorded Return To:

Empire Funding Corp.
 9737 Great Hills Tr.
 Austin, TX 78759-

SATISFACTION OF MORTGAGE

EMPIRE FUNDING CORP. #:19875 "RALPH B MERRICK" Lender ID:504/ Klamath, Oregon

KNOW ALL MEN BY THESE PRESENTS that U.S. BANK TRUST NATIONAL ASSOCIATION FKA FIRST TRUST NATIONAL ASSOCIATION holder of a certain Mortgage, whose parties, dates and recording information re below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby cancel and discharge said Mortgage.

Original Mortgagor: RALPH B MERRICK AND SHERRI E MERRICK,
 Original Mortgagee: SOUND HOME IMPROVEMENT CO.
 Dated: 03/07/1994

Recorded: 04/11/1994 as Instrument No. 78896 Book M94, Page 10626, in the Records of the County of KLAMATH State of OREGON

Property Address: 619 Mt Pitt St, Klamath Falls, OR, 97601

IN WITNESS WHEREOF U.S. BANK TRUST NATIONAL ASSOCIATION FKA FIRST TRUST NATIONAL ASSOCIATION whose address is by the officer duly authorized, has duly executed the foregoing instrument.

U.S. BANK TRUST NATIONAL ASSOCIATION FKA
 FIRST TRUST NATIONAL ASSOCIATION
 On January 29, 1999

By: C. Hatfield

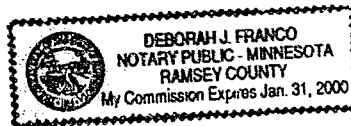
C. HATFIELD, VICE PRESIDENT

STATE OF MINNESOTA
 COUNTY OF RAMSEY

ON January 29, 1999, before me, Deborah J. Franco, a Notary Public in and for RAMSEY County, in the State of MINNESOTA, personally appeared C. HATFIELD, VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

Deborah J. Franco
 Notary Expires: JAN 31 2000



(This area for notarial seal)
 Empire Funding Corp., 9737 Great Hills Tr., Austin TX 78759
 RER-19990128-0018 OR KLAMA KLAMATH OR BAT: 2559/19875 KXORSOM1

STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of Empire Funding Corp. the 16th day
 of March A.D., 1999 at 11:56 o'clock A. M., and duly recorded in Vol. M99
 of Mortgages on Page 9138

Linda Smith, County Clerk

FEE

\$10.00

by Kathleen Ross