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1999 JUL 22 AM 10: 57

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SATISFACTION OF MORTGAGE

SCOTT G. WALLACE AND JOANNE L. WALLACE
4980 ANKENY ST.

KLAMATH FALLS OR 97603

Mortgagor's (or Mortgagor's Successor's) Name and Address

SOUTH VALLEY BANK AND TRUST

803 MAIN ST.

KLAMATH FALLS OR 97601

Mortgagee's Name and Address

After recording, return to (Name, Address, Zip):

SOUTH VALLEY BANK AND TRUST

803 MAIN ST.

KLAMATH FALLS OR 97601

SPACE RESERVED
FOR
RECORDER'S USE

State of Oregon, County of Klamath
 Recorded 7/22/99, at 10:57 a. m.
 In Vol. M99 Page 29232
Linda Smith,
 County Clerk Fee \$ 10- KR

1ATC 1396-1148

KNOW ALL BY THESE PRESENTS that SOUTH VALLEY BANK AND TRUST
 as owner and holder of the mortgage and obligation hereinafter described, does hereby certify and declare that a certain mortgage
 dated the 11 day of APRIL, 19 97, made and executed by SCOTT G. WALLACE AND JOANNE L. WALLACE, AS TENANTS BY THE ENTIRETY
 as mortgagor, to SOUTH VALLEY BANK AND TRUST
 as mortgagee, and recorded in the Records of KLAMATH County, Oregon, on APRIL 25
 19 97, in ~~book~~ volume No. M97 on page 12640, and/or as ~~filed~~ microfilm ~~reproduction~~ No.
36666 (indicate which) together with the debt thereby secured, is fully paid, satisfied and discharged.

In construing instrument, where the context so requires, the singular includes the plural and all grammatical changes shall be made so that this instrument shall apply equally to corporations and to individuals.

IN WITNESS WHEREOF, the undersigned has executed this instrument this 21 day of JULY, 19 99. If the undersigned is a corporation, it has caused its name to be signed and its seal, if any, affixed by an officer or other person duly authorized to do so by order of its board of directors.

Jeffrey S. Bradford
 JEFFREY S. BRADFORD, VICE PRESIDENT

STATE OF OREGON, County of KLAMATH) ss.

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

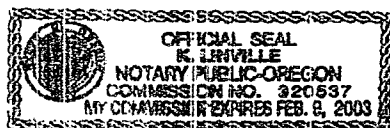
by _____,

This instrument was acknowledged before me on JULY 21, 19 99,

by JEFFREY S. BRADFORD

as VICE PRESIDENT

of SOUTH VALLEY BANK AND TRUST



K. Linville
 Notary Public for Oregon K. LINVILLE
 My commission expires 2-9-03