

After recording return to:  
 Northwest Farm Credit Services, ACA  
 P.O. Box 148  
 Klamath Falls, OR 97601

Customer/Note No. 22633/302  
 Estate of Elaine Owens  
 RE: William S. Nicholson

**FULL RELEASE - Debt Discharged**

For good and valuable consideration, Lender certifies as follows:

**Release/Debt Fully Discharged:** The note and all other indebtedness secured by the Loan Documents having been fully discharged, the following Loan Documents are released:

The Federal Land Bank Mortgage dated September 3, 1974 and executed by William S. Nicholson and Karen M. Nicholson, husband and wife, recorded on September 5, 1974, as Instrument No. 92734, in Book M74, Page 11879, in the records of Klamath County, State of Oregon.

"Loan Documents" include any note, security, or other documents of any kind and any amendments thereto, signed in connection with the note, identified by the above-listed note number.

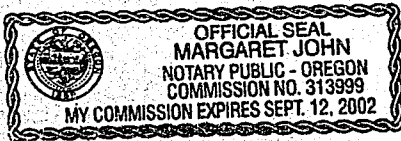
Dated: November 17, 1999

Lender: Northwest Farm Credit Services, ACA

Greg Williams  
 Authorized Agent

State of Oregon     )  
                               ) ss.  
 County of Klamath    )

On November 17, 1999, before me personally appeared Greg Williams, Regional Vice President, known to me to be an authorized agent of the corporation that executed the within instrument, and acknowledged to me that such corporation executed the same as its free act and deed; and on oath stated that he/she was authorized to execute said instrument.



Margaret John  
 Notary Public for the State of Oregon  
 Residing at Klamath Falls, OR  
 My commission expires 9/12/2002

State of Oregon, County of Klamath  
 Recorded 11/19/99, at 9:42 a.m.  
 In Vol. M99 Page 45883  
 Linda Smith,  
 County Clerk     Fee \$ 10<sup>00</sup>