

Recording Requested By:
USAA FEDERAL SAVINGS BANK

When Recorded Return To:

USAA Federal Savings Bank
10750 McDermott Freeway
HE Collateral Control
SAN ANTONIO, TX 77184-9876

State of Oregon, County of Klamath
Recorded 05/21/2002 9:38 a. m.
Vol M02, Pg 30018
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

SATISFACTION OF MORTGAGE

USAA FEDERAL SAVINGS BANK #JDH/80319692 "CONROY" Lender ID:/ Klamath, Oregon
KNOW ALL MEN BY THESE PRESENTS that USAA FEDERAL SAVINGS BANK holder of a certain Mortgage, whose parties, dates and recording information are 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: KEVIN A. CONROY AND DENISE M. CONROY,
Original Mortgagee: USAA FEDERAL SAVINGS BANK
Dated: 03/13/1998

Recorded: 03/23/1998 as Instrument No. 55092 Book M98, Page 9309, in the Records of the County of KLAMATH State of OREGON

Property Address: 6719 COTTAGE AVENUE, KLAMATH FALLS, OR, 97603

IN WITNESS WHEREOF USAA FEDERAL SAVINGS BANK whose address is 10750 McDermott Fwy. Home Equity Collateral Co, San Antonio, TX 78284-9876 by the officer duly authorized, has duly executed the foregoing instrument.

USAA Federal Savings Bank
On 5/14/02 (DATE)

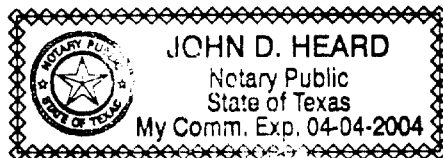
By: Robert K Dibble
ROBERT K DIBBLE, VP., CONSUMER
LENDING

STATE OF Texas
COUNTY OF Bexar

ON 5/14/02, before me, John D. Heard, a Notary Public in and for the County of Bexar, in the State of Texas the foregoing instrument was acknowledged before me by ROBERT K DIBBLE, VP., CONSUMER LENDING who is personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

John D. Heard
John D. Heard
Notary Expires: 04/04/2004



(This area for notarial seal)

USAA FEDERAL SAVINGS BANK
JDH-20020514-0023 ORKLAMA KLAMATH OR BAT 7665/JDH/80319692 KXORSOM1