

'03 APR 21 AM 9:33

Vol M03 Page 24996

State of Oregon, County of Klamath
Recorded 04/21/2003 9:33 a. m.
Vol M03 Pg 24996-97
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 2

REG LAND NO:

FULL RECONVEYANCE

4028480000180632

KNOW ALL MEN BY THESE PRESENTS: That **THE PROVIDENT BANK** of Cincinnati, Ohio does hereby certify that a certain Mortgage Deed (with description attached) described as follows:

MORTGAGOR (S): BRADFORD D HOWARD AND CAROLE M HOWARD

DATE OF MORTGAGE: 3/14/2002

MORTGAGE AMOUNT: \$ 75,000.00

MORTGAGE BOOK - PAGE - INST NO.: Book No M02 Page No 19125 Inst No

COUNTY - STATE WHERE RECORDED: Klamath County, OR

has been **FULLY PAID** and **SATISFIED**, and the Recorder is authorized to discharge the same of record.

IN WITNESS WHEREOF, the said **THE PROVIDENT BANK** of Cincinnati, Ohio has caused its corporate name to be signed by its Officers this 4 of April, 2003

WITNESSES:

Ramona Crim
Ramona Crim

THE PROVIDENT BANK:

BY: Molly Williams
Molly Williams, Operations Officer

Monica Grimes
Monica Grimes

BY: Gregory Jaeger
Gregory Jaeger, Vice President

STATE OF OHIO

ss:

COUNTY OF HAMILTON

THE FOREGOING INSTRUMENT was acknowledged before me this 4 of April, 2003 by Molly Williams, Operations Officer and Gregory Jaeger, Vice President of **THE PROVIDENT BANK**, an Ohio corporation, on behalf of the corporation.

This document was prepared by:

Asmarina Besera
Asmarina Besera
THE PROVIDENT BANK
One East Fourth St.
Cincinnati, OH 45202 Mail Stop 234D



Margaret A. Barrett
Notary Public
THE PROVIDENT BANK
Consumer Lending Operations
One East Fourth Street
Cincinnati, Ohio 45202

MARGARET A. BARRETT
Notary Public, State of Ohio
My Commission Expires June 14, 2003

RETURN ADDRESS:
PROVIDENT BANK
P.O. Box 2236
Cincinnati, OH 45273-9426

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EXHIBIT A

BEGINNING AT A POINT ON THE EAST LINE OF THE NW1/4SE1/4 OF SAID SECTION 8, SAID POINT BEING ON THE CENTERLINE OF THE COUNTY ROAD AND BEING SOUTH 00 DEG. 53'30" WEST A DISTANCE OF 426.85 FEET FROM THE IRON PIN MARKING THE NORTHEAST CORNER OF THE NW1/4SE1/4 OF SAID SECTION 8; THENCE SOUTH 00 DEG. 53'30" WEST ALONG THE SAID CENTERLINE AND THE EAST LINE OF SAID NW1/4SE1/4, 306.09 FEET TO THE NORTHEAST CORNER OF THAT TRACT OF LAND DESCRIBED IN DEED VOLUME 65, PAGE 3062, AS RECORDED IN THE KLAMATH COUNTY DEED RECORDS; THENCE NORTH 87 DEG. 51'30" WEST ALONG THE NORTHERLY LINE OF SAID TRACT OF LAND, 30.01 FEET TO THE WESTERLY RIGHT OF WAY LINE OF SAID COUNTY ROAD; THENCE CONTINUING NORTH 87 DEG. 51'30" WEST 216.76 FEET TO ITS NORTHWEST CORNER; THENCE NORTH 04 DEG. 23'00" EAST, GENERALLY ALONG AN EXISTING FENCE, 301.28 FEET; THENCE SOUTH 89 DEGREES 06'30" EAST 198.37 FEET TO THE WESTERLY RIGHT OF WAY LINE OF SAID COUNTY ROAD; THENCE CONTINUING SOUTH 89 DEG. 06'30" EAST, 30.00 FEET TO THE POINT OF BEGINNING, EXCLUDING THE AREA ALONG THE EASTERLY SIDE BEING WITHIN THE SAID COUNTY ROAD RIGHT OF WAY, WITH BEARINGS BASED ON SURVEY NO. 2833, AS RECORDED IN THE OFFICE OF THE KLAMATH COUNTY SURVEYOR.

Permanent Parcel Number: R-3910-008DB-00400
BRADFORD D. HOWARD AND CAROLE M. HOWARD,
TENANTS BY THE ENTIRETY

337 PINEGROVE ROAD, KLAMATH FALLS OR 97603
Loan Reference Number : 66131
First American Order No: 3170501