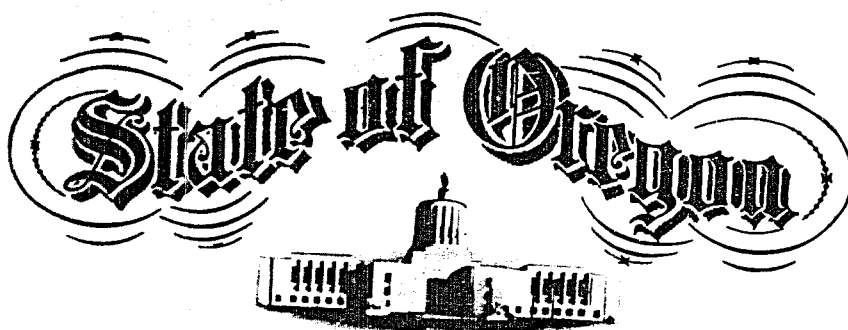




Notarial Commission

To all to Whom These Presents Shall Come-Greeting:

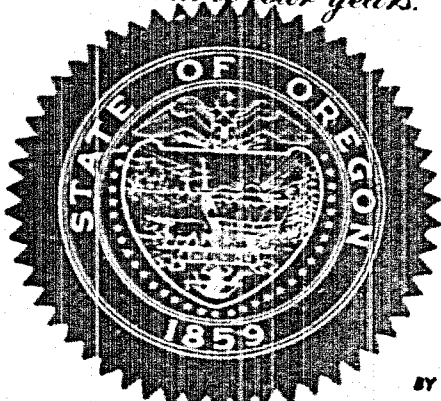
Know Ye,

That I

Neil Goldschmidt

Governor

of the State of Oregon, reposing special trust and confidence in the integrity and ability of **RUTH OWENS** do appoint said person a **NOTARY PUBLIC**, in and for the State of Oregon and do authorize and empower said person to execute and fulfill all the duties of that office according to law, and to have and to hold the said office, with all the powers, privileges and emoluments thereunto legally appertaining, for the term of four years.



COMMISSION EFFECTIVE 05/15/88

EXPIRES MIDNIGHT 05/14/92
SBO FORM 747 (REV. JAN. 12, 1987)

BY THE GOVERNOR:

In Testimony Whereof,

I have caused the seal of the State to be affixed at the City of Salem, Oregon this 14TH

day of MARCH A.D. 19 88

Neil Goldschmidt
Governor
Barbara Roberts
Secretary of State

No. 202453

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Klamath First Federal Savings the 7th day of April A.D., 19 88 at 10:10 o'clock A M., and duly recorded in Vol. M88 of Notary Record on Page 4955

Evelyn Biehn County Clerk

By *Bernetha H. Ketcher*

FEE \$5.00