

DECLARATION OF OWNERSHIP BY TWO TRUSTS AS TENANTS IN COMMON

THE UNDERSIGNED hereby declare that, solely as trustees and nominees for the benefit of the following trusts:

A. The JOHN C. CROCKER TRUST, a revocable inter-vivos trust existing under that certain trust agreement executed on MAY 27, 1992, by John C. Crocker as Settlor with John C. Crocker and Norma I. Crocker as the initial Co-Trustees, and

B. The NORMA I. CROCKER TRUST, a revocable inter vivos trust existing under that certain trust agreement executed on MAY 27, 1992, by Norma I. Crocker as Settlor with Norma I. Crocker and John C. Crocker as initial Co-Trustees,

that they (i) are acquiring or are now holding and (ii) will hold, pursuant to the provisions of each of said trust agreements, solely and exclusively for and in behalf of said trusts as tenants in common, the John C. Crocker Trust having an undivided one-half share and the Norma I. Crocker Trust having an undivided one-half share, the record title to the following (the beneficial ownership of which the undersigned hereby transfer to said trusts):

Any and all properties of all kinds, whether presently owned or hereafter acquired (regardless of the means by which acquired) including without limitation:

Bank accounts of all kinds excepting those which if transferred into this Trust would lose their tax-deferred status,

Mutual and money market funds of all kinds excepting those which if transferred into this Trust would lose their tax-deferred status,

Securities - stocks, bonds, treasury bills, notes receivable, negotiable instruments except (1) IRC Section 1244 stock, (2) "incentive", "restricted", or "qualified" stock options including stock acquired by exercise of such an option, during any period during which such a change in ownership would be a "disqualifying disposition" under IRC Section 421, (3) stock in a privately held corporation which is restricted by agreement and (4) stock in an professional corporation,

Agency and custody accounts at banks, brokerage firms, investments firms, etc., excepting those which if transferred into this Trust would lose their tax-deferred status, and

Real estate interests wherever located including ownership in fee title, contract rights, mortgages, trust deeds, leaseholds, easements, options, executory interests, mineral rights, licenses, etc. except those which are encumbered by an instrument containing a "due on sale" clause which would be triggered by a transfer into the Trust;

which now and at any time after the date of this instrument are registered in their joint names with right of survivorship or in their names as tenants by the entirety (whether that survivorship or entirety aspect is specifically mentioned in the title or is implied in law by the circumstances and regardless of whatever variation of their names may be employed).

THE UNDERSIGNED hereby further affirm and declare that, from and after the date hereof:

1. All properties of any kind appearing to be owned by them jointly or by the entireties or deemed to be community property are in fact held and will be held by them solely and exclusively for and in behalf these trusts as true owners, subject to any and all instructions from the then trustees of these trusts,

2. They will not hold title to any such properties in their joint names or as tenants by the entireties except those which in fact belong to said trusts,

3. Any and all properties now or hereafter held by them in their joint or entirety names shall and will belong to these trusts and not to the undersigned or either of them individually,

4. Except to the extent of beneficial interests provided to them under the terms and provisions of these trust agreements, as they are now written and may in the future be amended, they have and shall have no personal interest in any properties now or hereafter held in their joint or entirety names, and

5. All liabilities which relate in any way to the acquisition of or which are a lien or encumbrance upon any of the properties governed by this declaration, whether these liabilities are in the name of either or both of the undersigned, shall be borne by the two trusts which thus now own such properties as tenants in common in the same proportions as they own such properties.

THIS DECLARATION of exclusive trust ownership and waiver of interest is intended to be and shall be binding upon the undersigneds' heirs, administrators, executors and assigns and shall be revocable only by written instrument executed by one or more of the then trustees of either of said trusts (with or without

19805

indicating fiduciary capacity) with all of the same formalities as accompanied the execution of this instrument.

THIS DECLARATION is intended to revoke all prior declarations of ownership, if any, with respect to any and all properties governed by this declaration, whether executed by either or both of the undersigned.

IN WITNESS WHEREOF, the parties to this instrument have executed it at Klamath Falls, OR, on this 27th day of MAY, 1992.

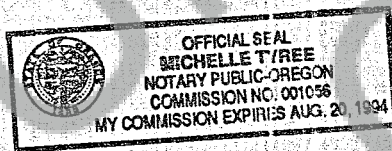
John Crocker
Norman Crocker

Signatures guaranteed

NOTE: IF ANY PUBLICLY TRADED SECURITY IS TRANSFERRED, THE ABOVE SIGNATURES SHOULD BE GUARANTEED BY A COMMERCIAL BANK OR TRUST COMPANY OR BY A STOCK EXCHANGE MEMBER FIRM WHOSE SIGNATURE IS KNOWN TO TRANSFER AGENTS GENERALLY.

STATE OF OREGON)
County of Klamath) ss.

The foregoing instrument was acknowledged before me this 27th day of May, 1992 by John C. Crocker & Norman I. Crocker.



Michelle T/Ree
Notary Public for Oregon
My commission expires: 8-20-94

CROCKER

DECLARATION OF TRUST OWNERSHIP

-3-

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of John Crocker the 31st day of Aug. A.D., 1992 at 2:45 o'clock P. M., and duly recorded in Vol. M92, of Deeds on Page 19803.

Evelyn Biehn, County Clerk

By Orville Mulendore

FEE \$40.00
copies 4.50