

STATE OF OREGON,

County of KLAMATH } ss.

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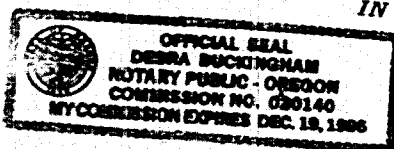
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MOTOR VEHICLES DIVISION

BE IT REMEMBERED, That on this 14TH day of JUNE, 1993,
before me, the undersigned, a Notary Public in and for the State of Oregon, personally appeared the within
named JOSEPH A. DAVID AND
KASANDRA DAVID

known to me to be the identical individual described in and who executed the within instrument and
acknowledged to me that THEY executed the same freely and voluntarily.



IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed
my official seal the day and year last above written.

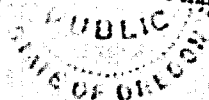
Debra Buckingham
Notary Public for Oregon
My commission expires 12-19-96

STATE OF OREGON,

County of Klamath } ss.

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BE IT REMEMBERED, That on this 14th day of July, 1993,
before me, the undersigned, a Notary Public in and for the State of Oregon, personally appeared the within
named Michael D. Moore, President/CEO and Earl W. Heaman,
Assistant Secretary of Highland Community Federal Credit
Union
known to me to be the identical individual described in and who executed the within instrument and
acknowledged to me that they executed the same freely and voluntarily.



IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed
my official seal the day and year last above written.

Debra Buckingham
Notary Public for Oregon
My commission expires 12-19-96

AUG 02 1993

MOTOR VEHICLES DIVISION