

DECLARATION OF TRUST OWNERSHIP

The undersigned hereby declares that, solely as trustees of and for the benefit of the following trust:

1995 CLARK FAMILY TRUST, a revocable trust existing under a certain trust agreement executed on December 19, 1995, by George M. Clark and Nancy P. Choban as the trustees. The undersigned is, pursuant to the provisions of Article 1 of said Trust, now holding and will hold, solely and exclusively for and in behalf of said trust, the following:

All property, real, personal or mixed in which we have an interest as of the date of this declaration and all such property which we may acquire during such time as the trust referred to herein is not revoked.

The undersigned hereby further affirms and declares that, from and after the date hereof;

1. All properties described above will be held by the undersigned solely and exclusively for and on behalf of said trust as true owner.
2. Except to the extent of beneficial interest provided to the undersigned under the terms and provisions of said trust agreement (as no written and as the same may in the future be amended), the undersigned has and shall have no personal interest in any of the properties described above, and
3. All liabilities which relate in any way to the acquisition of or which are a lien upon any of the properties governed by this declaration shall be borne by the trust which, pursuant to this declaration, owns such properties.

This declaration of exclusive trust ownership and waiver of interest is intended to be and shall be binding upon the undersigned's heirs, administrators, executors, and assigns and shall be revocable only by written instrument executed by 1 or more of the then trustee(s) of said trust (with or without indicating such 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 heretofore executed by the undersigned.

George M. Clark Nancy P. Choban
George M. Clark Nancy P. Choban

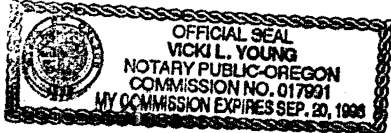
THIS INSTRUMENT WILL NOT ALLOW USE OF THE PROPERTY DESCRIBED IN THIS INSTRUMENT IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS.

DECLARATION OF TRUST -1-

BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON ACQUIRING FEE TITLE TO THE PROPERTY SHOULD CHECK WITH THE APPROPRIATE CITY OR COUNTY PLANNING DEPARTMENT TO VERIFY APPROVED USE.

STATE OF OREGON)
) ss.
County of Klamath)

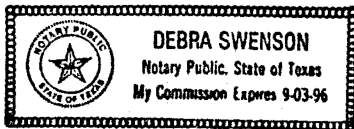
The foregoing instrument was acknowledged before me this 19 day of December, 1995, by George H. Clark.



Vicki L. Young
NOTARY PUBLIC OF OREGON
My Commission expires 9-20-96

STATE OF TEXAS)
) ss.
County of Travis)

The foregoing instrument was acknowledged before me this 21st day of December, 1995, by Nancy P. Choban.



Debra Swenson
NOTARY PUBLIC OF TEXAS
My Commission expires 9-3-96

Settlor's name and Address
George H. Clark
2021 Lavey Street
Klamath Falls, OR 97601

After recording return to:

Boivin, Jones & Uerlings
110 North 6th Street
Klamath Falls, OR 97601

Trustees' name and address
George H. Clark
2021 Lavey Street
Klamath Falls, OR 97601

Until a change is requested all
tax statement shall be sent to the following
address:

Nancy P. Choban
4002 Edgerock
Austin, TX 78731

George H. Clark
2021 Lavey Street
Klamath Falls, OR 97601

DECLARATION OF TRUST -2-

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Boivan Jones & Uerlings the 3rd day
of Jan A.D., 19 96 at 10:05 o'clock A M., and duly recorded in Vol. M96,
of Mortgages on Page 134.

FEE \$15.00

By Bernetha G. Lersch County Clerk