

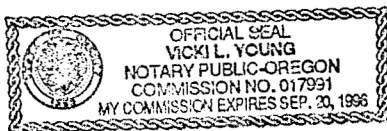
GRANTOR'S CERTIFICATION AND MEMORANDUM OF TRUST

I, Charlotte A. Hudgens, Grantor, certify that:

1. I am the Grantor of the Charlotte A. Hudgens Revocable Living Trust which was executed on the 29 day of January, 1996.
2. By the terms of the trust hereinabove referred to, Grantor and her spouse, Mitchell O. Hudgens are named as the initial Co-Trustees. Grantor's children, Michele O. Gentile and Randolph O. Hudgens are named as successor Co-Trustees.
3. Any named successor Trustee or Co-Trustee upon my death, resignation, or disability may act as Trustee and any person relying on their representation in dealing with a Trustee shall be fully protected as if the Trustee or Co-Trustee possessed and exercised the powers of the Trustee.
4. The Co-Trustees and any successor Trustees or Co-Trustees are granted all powers conferred on a Trustee by Oregon law as now existing or later amended, including the power to sell, mortgage and lease trust property, real or personal, subject to the terms of any underlying encumbrances, liens or mortgages on that property.
5. Any sole Trustee or Co-Trustee currently serving shall have all powers granted by the trust to a Trustee.
6. The Charlotte A. Hudgens Revocable Living Trust, dated January 29, 1996 is revocable by the Grantor and is subject to the laws of the State of Oregon.

Charlotte A. Hudgens
Charlotte A. Hudgens, Grantor

SUBSCRIBED AND SWORN to before me this 29 day of January, 1996.



Vicki L. Young
Notary Public for Oregon
My Commission Expires: 9-20-96

After recording return to:
Robert D. Boivin
110 North 6th Street
Klamath Falls, OR 97601

STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:

Robert Boivin

on this 30th day of Jan A.D., 19 96
at 2:51 o'clock P M. and duly recorded
in Vol. M96 of Mortgages Page 2663
Bernetha G. Lersch County Clerk

By Supriya Priddy Deputy.

Fee. \$10.00