

State of Oregon

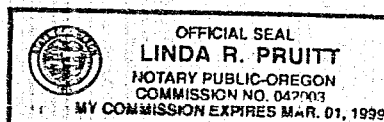
County of Jackson10/28, 1996

Personally appeared the above named Roger A. Jones & Eleandra F. Jones
and acknowledged the foregoing instrument to be their voluntary act and
deed.

WITNESS My hand and official seal.

(seal)

Linda R. Pruitt
Notary Public for Oregon
My Commission expires: 3-1-99



FORM No. 24—ACKNOWLEDGMENT—CORPORATION.

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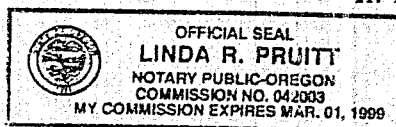
NB

STATE OF OREGON,

County of Jackson } ss.
before me appeared Cindi TrackerOn this 28th day of Oct., 1996

and both to me personally known, who being
duly sworn, did say that he/she, the said Exchange Supervisor
is the President, and he/she, the said Secretary
is the Secretary of American Exchange SERVICES, INC.
the within named Corporation, and that the seal, if any, affixed to said instrument is the corporate seal of said
Corporation, and that the said instrument was executed on behalf of said Corporation by authority of its Board
of Directors, and Cindi Tracker and
acknowledge said instrument to be the free act and deed of said Corporation.

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



Linda R. Pruitt
Notary Public for Oregon.
My commission expires 3-1-99

FORM No. 786—ACKNOWLEDGMENT, CORPORATION (ORS 194.50; [2]).

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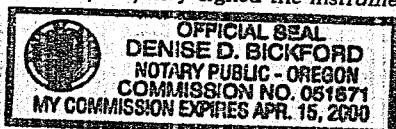
NL

STATE OF OREGON,

County of Klamath } ss.Personally appeared George D. Hall October 29, 1996

who, being duly sworn, stated and acknowledged that the foregoing instrument was executed on behalf of Klamath
First Federal Savings and Loan Association
(Name of Corporation)

for the purposes stated therein; that the seal, if any, affixed to the instrument is the corporate seal of the corporation;
and that he/she/they signed the instrument with proper authority and as the voluntary act of the corporation.



Before me: Denise D. Bickford
Notary Public for Oregon
My commission expires: 4-15-2000

Memorandum of Assumption & Location

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Amerititle the 26th day
of November A.D., 19 96 at 3:51 o'clock P. M., and duly recorded in Vol. M96
of Mortgages on Page 37222

FEE \$15.00

Bernetha G. Letsch
By Kathleen Ross County Clerk