

PROMISSORY NOTE

\$ 1,400.00 Klamath Falls, OR, July, Sixteenth, 1997
Rob Krusmark after date, I (or if more than one maker) we jointly and
 severally promise to pay to the order of Carl D. McFall or his Heirs

Fourteen Hundred at _____ DOLLARS,
 with interest thereon at the rate of 12% per annum from 7-16-97 until paid; interest to be
 paid MONTHLY and if not so paid, all principal and interest, at the option of the holder of this
 note, to become immediately due and collectible. Any part hereof may be paid at any time. If this note is placed in
 the hands of an attorney for collection, I/we promise and agree to pay holder's reasonable attorney's fees and collec-
 tion costs, even though no suit or action is filed hereon; if a suit or an action is filed, the amount of such reasonable
 attorney's fees shall be fixed by the court or courts in which the suit or action, including any appeal therein, is tried,
 heard or decided.

This note is to be paid at \$482.00 per month
starting Aug. Sixteenth, 1997. Total to be paid
by October Sixteenth, 1997.

Rob Krusmark

2312 Western

K Falls or

543-70-0721

ODL# 2150878

State of OREGON
 County of KLAMATH

This instrument was acknowledged before me on July 16, 1997 by Rob Krusmark.



Joan A. Day
 Joan A. Day, Notary Public State of Oregon
 My commission expires 6-7-2000

Return:

Carl D. McFall
456 Long Acre Ln
Klamath Falls, OR
97601

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Carl D. McFall the 4th day
 of Sept. A.D., 19 97 at 3:09 o'clock P. M., and duly recorded in Vol. M97
 of Miscellaneous on Page 29031

FEE \$5.00

By Bernetha G. Letsch County Clerk
Kardun Ross