STATE OF OREGON, County of Klamath

This instrument was acknowledged before me on November 12, 1929,

by Nove to Chalen

as Authorized Representative

of Klamath Lake Teachers Federal Credit Union

Notary Public for Oregon

My commission expires

OFFIGIAL SEAL

9. HOUCK
NOTARY PUBLIC-OREGON
COMMISSION NO. 320803
MY COMMISSION EPPIRES FEB. 20, 2003