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EXHIBIT TO UCC-1 FINANCING STATEMENT

March 7, 1996

This Exhibit is attached to and is a part of the UCC Financing Statement executed in connection with a loan between South Valley State Bank and

Winn, Pamela S (SSN or TIN: 569-68-9860)

COLLATERAL DESCRIPTION:All Fixtures; whether any of the foregoing is owned now or acquired later; all accessions, additions, replacements, and substitutions relating to any of the foregoing; all records of any kind relating to any of the foregoing; all proceeds relating to any of the foregoing (including insurance, general intangibles, and accounts proceeds), together with the following specifically described property: Furniture

This Financing Statement is to be recorded in the real estate records. Some or all of the collateral is located on the following described real estate: See attached Exhibit A

This Exhibit is executed on the same date as the UCC Financing Statement by South Valley State Bank and the undersigned.						
	South Valley State Bank					
(James J. Nin)	By:					
Signature(s) of Debtor(s)	Signature(s) of Secured Party (ies)					

EXHIBIT "A"

Lots 1, 2, 3 and 4 in Block 1 of Chemult, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Commencing at the Northwest corner of Block 8, Original Townsite of Chemult, on the Easterly line of the Dalles-California Highway No. 97; thence in a Southerly direction and parallel along said highway a distance of 50 feet; thence at right angles to said highway in an Easterly direction, a distance of 150 feet; thence at right angles in a Northerly direction and parallel to said highway, a distance of 50 feet to the Southerly boundary of First Street; thence at right angles along the Southerly boundary of First Street to the point of beginning, and being part and portion of the W½SW½ of Section 21, Township 27 South, Range 8 East of the Willamette Meridian.

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed	for record at request of	of <u>Klamath Count</u>	y Title Company		18th	da
of	March	A.D., 19 <u></u> 96 at	3:34 o'clock	PM., and duly recorded in	Vol	
		of Mortgages	on	Page 7248		
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