

Klamath County, Oregon

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Fee: \$31.00

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1. The first step in the process is to identify the problem. This involves gathering information about the situation and the people involved.

2. The second step is to analyze the problem. This involves breaking the problem down into smaller parts and identifying the causes.

3. The third step is to develop a plan. This involves deciding on the best way to solve the problem and setting goals.

4. The fourth step is to implement the plan. This involves putting the plan into action and monitoring progress.

5. The fifth step is to evaluate the results. This involves checking to see if the problem has been solved and if the goals have been met.

6. The sixth step is to reflect on the process. This involves thinking about what worked well and what could be improved.

7. The seventh step is to share the results. This involves telling others about what you have learned and how you solved the problem.

8. The eighth step is to continue to learn. This involves staying up-to-date on new information and techniques.

9. The ninth step is to apply the knowledge. This involves using what you have learned to solve other problems.

10. The tenth step is to become a problem solver. This involves developing the skills and mindset to solve any problem that comes your way.

A circular seal with the text "CITICORP TRUST BANK, FSB" around the top edge, "CORPORATE SEAL" in the center, and "1963" at the bottom.

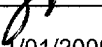
**Jane Eyler
Notary Public
Frederick Co., MD**

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STATE OF Maryland
COUNTY OF Frederick

On this 14th day of May 2008, before me, the undersigned officer personally appeared PATTI K MILLER, who made acknowledgment on behalf of CITICORP TRUST BANK, FSB, who acknowledges himself/herself to be the VICE PRESIDENT of CITICORP TRUST BANK, FSB, a corporation, and that he/she as such VICE PRESIDENT, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as VICE PRESIDENT .

WITNESS my hand and official seal,



JANE EYLER
Notary Expires: 11/01/2009



(This area for notarial seal)