This instrument was acknowledged before me on OFFICIAL STAMP ERLY ELIZABETH STROUP NOTARY PUBLIC-OREGON COMMISSION NO. 929712

MY COMMISSION EXPIRES JULY 02, 2018

Notary Public for Oregon My commission expires \_

\*\*93.953(2)(b) states that an individual may designate one or more "Alternate beneficiaries who take the property only if none of the primary beneficiaries is qualifieror."

of survivorship, but may designate shares of ownership (93.969); (b) Are always revocable (93.955); (c) Must be recorded before dea ered to designated beneficiaries (93.963(1)); (d) Transfer property without any warranties or covenants of title (93.969(4)), and subject (93.969(2)).