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MEMORANDUM OF TRUST

This Memorandum of Trust is made and entered into between ESTHER L. SNYDER and LARRY OSTERMAN, as Settlers, and ESTHER L. SNYDER and LARRY OSTERMAN, as Trustees.

This Memorandum of Trust is subject to the terms, conditions, and provisions of that certain unrecorded instrument known as the ESTHER L. SNYDER and LARRY OSTERMAN REVOCABLE TRUST AGREEMENT, between ESTHER L. SNYDER and LARRY OSTERMAN, as Settlers, and ESTHER L. SNYDER and LARRY OSTERMAN, as Trustees, dated May 21, 1997, such trust being a revocable trust during the lifetimes of the Settlers.

Settlers, as Trustees, shall have the power to bind the trust in any and all transactions. Such powers include, but are not limited to, selling, conveying, and/or encumbering any or all of the trust property. Any third party dealing with the trust and/or the Trustees may rely upon this authority without any further evidence.

Title to assets in this trust shall be held in the names of ESTHER L. SNYDER and LARRY OSTERMAN as Trustees of the ESTHER L. SNYDER and LARRY OSTERMAN REVOCABLE TRUST AGREEMENT dated the 21 day of May, 1997.

EXECUTED on this 21 day of May, 1997.

SETTLORS:

Esther L. Snyder
ESTHER L. SNYDER

Larry Osterman
LARRY OSTERMAN

TRUSTEES:

Esther L. Snyder
ESTHER L. SNYDER

Larry Osterman
LARRY OSTERMAN

SUBSCRIBED AND SWORN to before me, a Notary Public, this 21st day of May, 1997.

FILED

Kathleen L. Teeling
Kathleen L. Teeling Notary Public

My Commission Expires: JUN 04 1997
12/12/98

County of Residence: Lake SAM ORLICH
AUDITOR LAKE COUNTY

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This instrument prepared by: WILLIAM J. MORAN/Atty ID #10641-41
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