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IN WITNESS WHEREOF the undersigned has set their hands and seals  
this 29 day of MAY, 1984.

Signed, sealed and delivered  
in the presence of:

LARRY S. RATNER & MARY T. RATNER,  
AS TRUSTEES OF THE RATNER FAMILY  
TRUST DATED DECEMBER 2, 1982

A [Signature]

B Jacquelyn R. Miller

[Signature] (L.S.)  
Larry S. Ratner

[Signature] (L.S.)  
Mary T. Ratner

STATE OF CALIFORNIA )  
COUNTY OF SAN LUIS OBISPO ) PROBATE

Personally appeared the undersigned witness and made oath that (s)he saw the within named LARRY S. RATNER and MARY T. RATNER, AS TRUSTEES OF THE RATNER FAMILY TRUST DATED DECEMBER 2, 1982, sign, seal and as their act and deed deliver the above written MORTGAGE, and that (s)he with the other witness subscribed above, witnessed the execution thereof.

SWORN TO BEFORE ME, THIS THE  
29 DAY OF MAY, 1984.

[Signature]

[Signature]  
Notary Public for SAN LUIS OBISPO  
My commission expires: 12-9-86  
(seal)



Mortgagors are trustees...no dower necessary.

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