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in-Fact as fully and effectually to all intents and purposes as I could do if personally present and acting, includ-

in-Fact as fully and effectually to all intents and purposes as I could ing, but not limitigh to, each and every one of the following matters:
i. REAL PROPERTY TRANSACTIONS: (a) to buy; cuas.
i. REAL PROPERTY TRANSACTIONS: (a) to buy; cuas.
i. REAL PROPERTY TRANSACTIONS: (a) to buy; cuas.
i. Beat Property, the cafe acquire any right, title or interest, including any and all rights for the development of oil, gas or other mineral devolutions and remeranter acquire any right, title or interest, including any and all rights for the development of oil, gas or other mineral devolution at the contentis or purchase or otherwise or may is the chart of a non-homestead, or whether such real estate be owned as community property, in joint tenancy, tenancy by the entire is, tenancy in common

posits, whether such real estate be homestead or non-homestead, or whether such real estate be owned as community property, in joint tenancy, tenancy by the entireties, tenancy in common or in any other manner or capacity, and in my name, or joinly with any other party or parties, including my Attorney-in-Fact, on such terms, conditions and considerations as my Attorney-in-Fact shall deem proper; to sign, seal, execute, acknowledge and deliver any and all instruments in writing of any kind and na-ture, as may be increasing or convenient, containing such terms and conditions, and such warranties and covenants, if any, as my said Attorney-in-Fact shall deem advisable, and further to waive, release, relinquish and convey any homestead estates, rights under homestead exemption laws, dower or curtesy es-tates, and all other rights or interests to which I may at any time be entitled;

tates, and all other rights or interests to which I may at any time be entitled; (ϵ) to manage, utilize, conserve, demolish, repair, rebuild, alter or improve any real estate or structure thereon, owned or claimed to be owned by me in whole or in part, and to protect the same by action, proceeding or otherwise, including, but not limited to, the recovery of possession thereof and the removal of tenants or other porters. Animals or objects therefrom:

b) b) b) which by me in while or in part, and to protect the same by action, proceeding or otherwise, including, but not limited to, the recovery of possession thereof and the removal of tenants or other persons, animals or objects therefrom;
2. PERSONAL PROPERTY TRANSACTIONS: (a) to buy, contract to buy, accept, sell, exchange; mortgage, pledge, lease or rent, contract for the repair of, and in any and every manner deal in and with any and all personal property of every kind whatever, tangible or intangible, which I may own or in which I now have or hereafter may acquire, any right, title or interest, on such terms, conditions and considerations as my Attorney-in-Fact shall deem proper;
(b) To execute and deliver to the proper persons and authority any and all documents, instruments and papers necessary to effect the proper registration and licensing of any automobiles in which I now on may hereafter have an interest:
(c) to enter into contracts for the storage of tangible personal property of every kind;
(d) to take possession and order the removal and shipment of any of my property form or to any station, post, warehouse, depot, dock, or other place of storage, safekeeping, or use, governmental or private, and to execute and deliver any release, voucher, receipt, shipping ticket, certificate, or other instrument necessary or convenient for such purposes.
3. BUSINESS TRANSACTIONS: To demand, sue for, recover, receive, compromise; settle, adjust and pay all accounts, legacies, bequests, interest, dividends, annuities, demands, debts, taxes, and any and all other obligations; which may now or hereafter be due, owing or payable by or to me, and to carry on and transact every kind of business on my behalf, in my name or jointly in my name and that of any other person or persons, including my Attorney-in-Fact, and including, but not limited to, transactions concerning any and all investments and shares of stock, bonds, securities, certificates of deposit, on su

terms, considerations and conditions as my Attorney-in-Fact may deem proper and to invest and reinvest and exchange invest-ments, and to execute and deliver good and sufficient instru-ments for the accomplishment thereof, and to act as my attorney or proxy with respect to any stocks, shares, bonds or other invest-ments, rights or interests as I may now or hereafter hold. 4. BANKING TRANSACTIONS: (a) to deposit or withdraw for any purpose, in or from any bank, building and loan as-sociation, trust company or other financial institution, including the United States Postal Savings, any funds, checks, or other credits which I now or hereafter may have on deposit or be entitled to, and to endorse, cash and receive the proceeds of any and all checks, vouchers, or other orders for morey, to open or close accounts, and to receive statements, vouchers, notices or other documents from any bank or other financial institu-

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1g matters: 10g englerning any and all accounts or banking transactions 11m mane or in which I may have ag interrst; (b) to have accress for all purposes to any dr'all safety deposit boxes or vaults rented in my nauld or in the names of any other person of persons and myself, with full power to use the same for safekeeping any property or papers, and to remove therefrom at any time, or from time to time, all or any part of the contents of any such box or vault; (c) to borow money and to execute in my name any instru-ment evidencing indebtedness incurred on my behalf and to extend and renew the same, as well as any indebtedness here-tofore incurred by me, for the payment of which I may in any way be liable;

way be liable:

way be liable; 5. TANES: to make, execute and file income and all other tax returns and declarations of estimated tax required to be made by me by any law or regulation of any government or govern-mental authority, to represent and act for me in all tax mat-ters in dispute or litigation, in any governmental department, board or court, to receive, endorse, and collect checks in settle-ment of any refund of taxes, to execute consents agreeing to a later determination of taxes than is provided by statutes of limita-tion, to execute closing agreements relative to tax liabilities, to file claims for abatement, refund, or credit taxes, to make any adjustments or settlements or agreements yeal and all receipts.

adjustments or settlements and to sign any and all receipts, waivers, settlements or agreements pertaining to all income or other taxes assessed against me or my property by statute. 6. GOVERNMENT DOCUMENTS, VOUCHERS AND CHECKS: (a) to execute, sign and deliver any and all gov-ernment reports, applications, requests, vouchers and demands in my behalf, including, but not limited to those for any and all allowances and reimbursements properly payable to me by the United States such as for the transportation of dependents or for the shipment of household effects or other property as authorized by law or regulations; (b) to receive, endorse and collect the proceeds of checks payable to my order drawn on the Treasurer of the United States for whatever account, and to execute in my name and on my be-half, all bonds, indemnities, applications to secure the is-suance of substitutes for such checks, and to give full discharge for the same.

7. INSURANCE TRANSACTIONS: (a) to pay the premiums 7. INSURANCE TRANSACTIONS: (a) to pay the premiums on, modify, rescind, release, terminate, or execute any rights, privileges, or options on any contract of life, accident, health, disability, liability, property or other insurance presently owned by me or by any person on my behalf, or hereafter acquired. (b) to procure new, different, or additional contracts of insur-ance on my life or with respect to protecting me or my prop-erty from ill health, disability, accident, liability, or loss; (c) to apply for, and receive, any loan on the security of any contract of insurance, to surrender and receive the cash sur-render value, to exercise any election or conversion rights, and to domand, receive or obtain any money's dividend or other thing of value to which I amy become en-titled as the proceeds or other return or profit arising out of any contract of insurance or of any one or more of the insur-ance transactions hereing on the return of balances. 8, PERSONAL TRANSACTIONS: (a) To do all acts neces-

ance transactions herein enumerated: 8. PERSONAL TRANSACTIONS: (a) To do all acts neces-sary for maintaining the customary living standard of my de-pendents including, by way of illustration but not limitation, provision of such living quarters and their maintenance and operation, food, clothing, medical, surgical and dental care, edu-cational facilities, and other incidentals to which my dependents are accustomed: are accustomed;

are accustomed; (b) to continue the discharge of any service or duties assumed by me to my family, relatives or friends, and to continue pay-ments incidental to my membership in, or affilation with, any church, club, society, or other organization;

church, club, society, or other organization; 9. REPRESENTATION AND EMPLOYMENT OF ASSIS I-ANCE: (a) On my hehalf and in my name or the name of my Attorney, to institute, prosecute, appear in, defend, com-promise, arbitrate, settle, or dispose of any legal, equitable or administrative hearings, actions, suits, attachments, claims or other proceedings, to which I am or may become a party or in which I have an interest, and to engage and dismiss coun-sel in connection therewith, authorizing my Autoenside Fact to be a supervised of the sector of th sel in connection therewith, authorizing my Attorney-in-Fact to assert or to waive any or all rights, privileges and defenses avail-able to me under the Soldiers' and Sailors' Civil Relief Act or other



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14448 Please return: First Federal Daving + Soan Main II STATE OF OREGON; COUNTY OF KLAMATH; SS. and the second sec Filed for record at request of <u>Mountain Title-Gg:01</u> this <u>-15th</u> day of <u>September</u> A. D. 19<u>76</u> at <u>o'clock</u> A. M. and of ______ Power of Attorney Page ______ 14445 Wm D. MILNE, County Cherk duly recorded in Vol. ______ Ð7-1 and the second s fee \$ 9 00 ALC: N And a second second second FR IT 2 Vi 18 - A -and the State S. S. Mar grand. e\$7 ... 1.15