

KNOW ALL MEN BY THESE PRESENTS, That I, Bernice K. Karow

have made, constituted and appointed, and by these presents do hereby make, constitute and appoint Bernice K. Karow my true and lawful attorney for me and in my name, place and stead, and for my use and benefit to demand, sue for, recover, collect and receive all such sums of money, debts, rents, dues, accounts, legacies, bequests, interests, dividends, annuities and demands whatsoever, as are now or shall hereafter become due, owing, payable or belonging to me, to have, use and take all lawful ways and means in the nature or otherwise for the recovery thereof, and to compromise, settle and adjust and to execute and deliver acquittances or other sufficient discharges for any of the same, to bargain, contract for, purchase, receive and take lands, tenements, hereditaments, and accept the same and possession thereof and all deeds and other assurances in the law therefor and to receive payment thereof and to take any such stock as my proxy; to bargain for, buy, sell, mortgage, hypothecate and in any and every manner deal in and with goods, wares and merchandise, choses in action, and other property in possession or in action, and to make, do and transact all and every kind of business of whatsoever nature or kind; for me and in my name and as my act and deed, to sign, seal, execute, acknowledge and deliver all deeds, covenants, indentures, agreements, mortgages, pledges, hypothecations, bills of lading, bills, bonds, notes, evidences of debt, receipts, releases and satisfactions of mortgages, judgments and other debts payable to me and other persons; to have access to any safety deposit box which has been rented in his discretion that seems to be for my best interests; to have access to any safety deposit box which has been rented in my name, or in the name of myself and any other person or persons; to sell, discount, endorse, deliver and/or deposit all checks, drafts, notes and negotiable instruments payable to my order, to withdraw any moneys deposited in my name with any bank and generally to do any business with any bank or banker on my behalf; also

GIVING AND GRANTING unto my said attorney full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said attorney or my said attorney's substitute or substitutes shall lawfully do or cause to be done by virtue of these presents. In construing this instrument and where the context so requires, the singular includes the plural.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on Bernice K. Karow, 19

STATE OF OREGON, County of Klamath, ss.
 Personally appeared the within named Bernice K. Karow April 1, 1986,
 and acknowledged the foregoing instrument to be

her voluntary act and deed.
 Before me:
Evelyn Biehn
 Notary Public for Oregon
 My Commission expires 7-14-86

(SEAL)

Power of Attorney

To

DO NOT USE THIS SPACE, RESERVE FOR RECORDING LABEL IN COUNTY WHERE USED

AFTER RECORDING RETURN TO

Bernice K. Karow
 5713 Bond Street
 MED 97601

STATE OF OREGON
 County of Klamath ss.
 I certify that the within instrument was received for record on the 1st day of April, 19 86, at 3:37 o'clock P. M., and recorded in book/reel/volume No. M86, on page 5370, or as fee/file/instrument/microfilm/reception No. 59763, Record of Power of Attorney of said County.
 Witness my hand and seal of County affixed.

Evelyn Biehn, County Clerk
 NAME
 By Wm. Smith Deputy
 TITLE

Fee: \$5.00