

KNOW ALL MEN BY THESE PRESENTS, That I, EDWARD R. CHIPP, also known as E. R. CHIPP, have made, constituted and appointed and by these presents do make, constitute and appoint GLENDA A. CHIPP my true and lawful attorney, for me and in my name, place and stead and for my use and benefit, to do any and all acts necessary or convenient in connection with the sale, mortgaging, borrowing money against, or otherwise encumbering or transferring of that certain piece of real property described as Lots 3 and 4 and the south half of Lot 2, Block 2, THE TERRACES, in Klamath County, State of Oregon. My attorney is authorized to borrow any sums of money on such terms and at such rate of interest as my said attorney may deem proper and to give the aforesaid property as security for the repayment of the same 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, as fully, to all intents and purposes, as I might or could do if personally present, hereby ratifying and confirming all that my said attorney shall lawfully do or cause to be done, by virtue hereof.

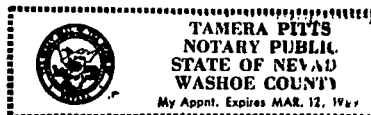
In construing this instrument and where the context so requires, the singular includes the plural.

DATED July 16th, 1986

E.R. Chipp
Edward R. Chipp
aka E. R. Chipp

Washoe
STATE OF NEVADA, County of ~~Douglas~~ ss.

Personally appeared the above named Edward R. Chipp, also known as E. R. Chipp and acknowledged the foregoing instrument to be his voluntary act and deed.



Before me:

Tamera Pitts
NOTARY PUBLIC FOR NEVADA
My Commission Expires: 1989

POWER OF ATTORNEY

Edward R. Chipp, aka
E. R. Chipp

to

Glenda A. Chipp

AFTER RECORDING, RETURN TO:

Michael C. Miller
601 Main Street, Suite 210
Klamath Falls OR 97601-6007

STATE OF OREGON, County of Klamath)ss.

I certify that the within instrument was received for record on the 21st day of July, 1986 at 4:31 o'clock P.M., and recorded in M 86 at Page 12753 or as document no. 63885 of the Records of Klamath County, Oregon.

WITNESS my hand and seal of County affixed.

EVELYN BIEHN
County Clerk

By: Pam Smith Deputy

Fee: \$5.00