

Klamath County
Klamath Falls, OR

Ref METFIRST FINANCIAL CO.
Loan Administration
Post Office Box 10917
Overland Park, KS 66210

65329

POWER OF ATTORNEY

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STATE OF NEW YORK) SS:
COUNTY OF NEW YORK)

KNOW ALL MEN BY THESE PRESENTS: That

METROPOLITAN LIFE INSURANCE COMPANY (hereinafter called Grantor) a Corporation duly organized and existing under the laws of the State of New York and having its principal place of business at One Madison Avenue, New York, New York, 10010, does hereby appoint MetFirst Financial Co., a corporation organized and existing under the laws of the State of Delaware having an office at 211 N. Robinson, Oklahoma City, Oklahoma, acting by any two Officers jointly, one of which must be President, Executive Vice-President, Senior Vice-President or Vice-President, as its true and lawful Attorney-in-Fact for it and in its name, place and stead and for its use and benefit:

A. To have prepared, executed and delivered to individual mortgagors, trustors or other borrowers obligated to the Grantor, whatever documents are required to satisfy of record, under any applicable laws or regulations, any Mortgage, Deed of Trust or Deed to Secure Debt given to secure an indebtedness in the original amount of not greater than \$200,000;

B. To have prepared, executed and filed or recorded renewals and satisfactions of Chattel Mortgages and Continuation and Termination Statements under the Uniform Commercial Code, and

GIVING AND GRANTING unto said Attorney full authority and power to do and perform any and all other acts necessary or incident to the performance and execution of the powers herein expressly granted as the Grantor might or could do if personally present, hereby ratifying all that the Grantor's Attorney shall lawfully do or cause to be done by virtue of the powers expressly granted herein.

IN WITNESS WHEREOF, the Grantor has caused these presents to be executed by its proper officer duly authorized to do so, and has caused its seal to be affixed hereto this 17th day of July 1986.

METROPOLITAN LIFE INSURANCE COMPANY

By

James F. Hartnett
James F. Hartnett
Assistant Vice President

STATE OF NEW YORK) SS:
COUNTY OF NEW YORK)

On 17 TH DAY OF JUL 1986 before me, the undersigned, a Notary Public in and for said County and State, personally appeared James F. Hartnett, known to me to be Assistant Vice President of the Corporation therein named, and acknowledged to me that such Corporation executed the within Instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal

Brian C. Crombie

BRIAN C. CROMBIE
NOTARY PUBLIC, State of New York
No. 43-4849121
Qualified in Richmond County
Commission Expires March 30, 1987

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of _____ the 28th day
of August A.D., 19 86 at 12:25 o'clock P.M., and duly recorded in Vol. M86
of _____ Deeds on Page 15517.

FEE \$5.00

Evelyn Biehn, County Clerk
By [Signature]