

LIMITED POWER OF ATTORNEY

MTG-20525K
 KNOW ALL MEN BY THESE PRESENTS, that I/We _____

RICK D. SMITH

have made, constituted and appointed, and by these presents to hereby
 make, constitute, and appoint BARBARA J. SMITH
 as my/our true and lawful attorney for me/us and in my/our name, place
 and stead to execute all documents concerning the following described
 real property:

5033 Southview, Klamath Falls, Oregon

Also, known as lot 16, block 14, track 1064, 1st addition of Gatewood.

IN WITNESS WHEREOF, I/We have hereunto set my/our hand(s) and
 seal(s) this 20 day of October, 1988

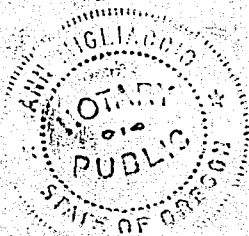
Rick D. Smith

Return:

Mountain Title
 Attn: K. J. Smith

STATE OF Oregon)
 County of Deschutes) ss.

Personally appeared the above-named Rick D. Smith
 and acknowledged the foregoing instrument to
 be his voluntary act and deed.



Before me

Ann Migliaccio
 Notary Public for:

Commission expires: 4/18/92

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Mountain Title Co.
 of Oct. A.D., 19 88 at 3:27 o'clock P.M., and duly recorded in Vol. M88 day
 of Deeds on Page 17791

FEE \$8.00

Evelyn Biehn County Clerk

By *Pauline Mullendore*

88 OCT 21 PM 3 27