

POWER OF ATTORNEY TO INDORSE CHECKS

1. *Appointment of Attorney-In-Fact.* KNOW ALL MEN BY THESE PRESENTS, that I, M. Evelyn Schrakoff, residing at Rt 3 Box 391 K. Falls, make, constitute, and appoint Sandra S. Swafford, residing at Rt 3 Box 391 K. Falls, to be my lawful Attorney-In-Fact to indorse checks, notes, and drafts for me.

2. *Enumeration of Attorney-In-Fact's Powers.* In addition to the power to indorse checks, notes and drafts, Sandra S. Swafford, [insert name] may also withdraw on [specify time periods] money from my savings account no. Checking.... with U.S. National Bank and in this capacity to sign withdrawal orders in my name.

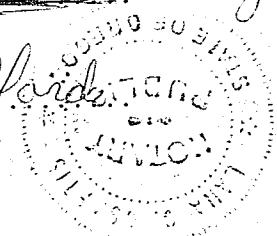
3. *Signature of Attorney-In-Fact.* The signature of the Attorney-In-Fact follows.

4. *Closing Paragraph.*

IN WITNESS WHEREOF, I have hereunto set my hand and seal the 31 day of MARCH..., 1989.

M. Evelyn Schrakoff
Principal

Sandra S. Swafford
Attorney-in-Fact



Notary Karen C. Csatu
Exp date 8-11-89

Return: Sandra Swafford
Rt. 3, Box 391
Klamath Falls, Or. 97601

STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:

Sandra Swafford
on this 3rd day of April A.D., 19 89
at 12:29 o'clock P. M. and duly recorded
in Vol. M89 of Power of Page 5550
By Evelyn Biehn Attorney County Clerk
By Dorlene Mustard Deputy.

Fee, \$5.00

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