

TK 19055

KNOW ALL MEN BY THESE PRESENTS, That I,  
Kathleen CloydVol. m90 Page 16598have made, constituted and appointed, and by these presents do hereby make, constitute and appoint  
Ronald W. Cloyd

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 my name 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 seizin and possession thereof and all deeds and other assurances in the law therefor and to lease, let, demise, bargain, sell, remise, release, convey, mortgage and hypothecate lands, tenements and hereditaments, including my right of homestead in any of the same for such price, upon such terms and conditions and with such covenants as my said attorney shall think fit; to sell, transfer and deliver all or any shares of stock owned by me in any corporation for any price and every way and manner deal in and with goods, wares and merchandise, choses in action, and other property in possession or in 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 instruments in writing of whatever kind and nature which my said attorney in his discretion shall deem 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 August 14, 19 90

*Kathleen V. Cloyd*

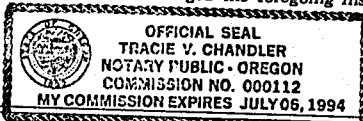
STATE OF OREGON, County of Klamath ) ss.

Personally appeared the within named  
Kathleen Cloyd

August 14, 19 90

and acknowledged the foregoing instrument to be

her voluntary act and deed.



(SEAL)

Before *Tracie V. Chandler*  
Notary Public for Oregon.  
My Commission expires 7-6-94

## Power of Attorney

To

(DON'T USE THIS  
SPACE; RESERVED  
FOR RECORDING  
LABEL IN COUNTIES  
WHERE USED.)

AFTER RECORDING RETURN TO

Klamath First Federal S&L  
540 Main St.  
Klamath Falls, OR 97601

Fee \$5.00

STATE OF OREGON  
County of Klamath ) ss.

I certify that the within instrument was received for record on the 17th day of Aug., 19 90, at 3:55 o'clock P.M., and recorded in book/reel/volume No. M90, on page 16598, or as fee/file/instrument/microfilm/reception No. 19055, Record of Power of Attorney of said County.

Witness my hand and seal of County affixed.

Evelyn Biehn, County Clerk  
NAME TITLE

By *Pauline M. Mullins*, Deputy

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