

33504

GENERAL POWER OF ATTORNEY  
AND DESIGNATION OF GUARDIAN

I, ELIZABETH G. SANDERS, do hereby execute this General Power of Attorney with the intention that the attorney-in-fact hereinafter named shall be able to act in my place in all matters.

## SECTION 1. Designation of Attorney.

1.01. I constitute and appoint, BETTY J. VINING, to be my attorney-in-fact to act for me, in my name, and in my place.

## SECTION 2. Effective Date of Power of Attorney.

2.01. This General Power of Attorney shall be effective as of the date of execution by me.

2.02. This General Power of Attorney shall not be affected by my disability, it being my specific intention that my attorney-in-fact shall continue to act as such even though I may not be competent to ratify the actions of my attorney-in-fact.

## SECTION 3. Powers.

3.01. My attorney-in-fact shall have all the powers, discretions, elections, and authorities granted by statute, common law, and under any rule of court. In addition thereto, and not in limitation thereof, my attorney-in-fact shall also have the powers set forth below.

3.02. My attorney-in-fact may collect and receive, with or without the institution of suit or other legal process, all debts, monies, gifts, objects, interest, dividends, annuities, and demands that now are due or may hereafter become due, owing or otherwise payable or belonging to me. My attorney-in-fact may use and take all lawful actions in my name or otherwise to recover the same and to compromise the same.

3.03. My attorney-in-fact may sell, convey, lease, exchange, mortgage, pledge, release, hypothecate, or otherwise deal with dispose of, exchange, or encumber any of my property, either real or personal. This shall include the power to borrow money or otherwise obtain credit, upon such terms, conditions, and covenants as my attorney-in-fact considers to be appropriate.

3.04. My attorney-in-fact may appear on my behalf in any litigation in which I am or may become a party during the duration of this General Power of Attorney.

3.05. My attorney-in-fact may waive any or all dower

rights which I may have in real or personal property.

3.06. My attorney-in-fact may give discharges, releases, consents and receipts on my behalf.

3.07. My attorney-in-fact shall have the power to deposit funds in my name in any federally insured banking or savings institution or in any "money market" account.

3.08. My attorney-in-fact shall have the power to pay any and all bills, accounts, claims, and demands now due by me or becoming due by me subsequent to the execution of this General Power of Attorney. In connection therewith, my attorney-in-fact may withdraw funds from and draw and sign checks in my name upon any bank or trust company, savings institution, or money-market fund in which I may have any funds on deposit.

3.09. My attorney-in-fact may endorse all checks drawn to my order for deposit in any account in which I have funds on deposit or in any new account opened in my name.

3.10. My attorney-in-fact shall have the power to hold, invest, reinvest and otherwise deal with and manage all property in which I have any interest.

3.11. My attorney-in-fact shall have the power to transfer or surrender any securities which I may own. In connection therewith, my attorney-in-fact may execute in my name or on my behalf any stock power or other instrument in order to effect any such transfer or surrender.

3.12. My attorney-in-fact shall have the power to enter into or renew any agency or custodian agreement with any bank or trust company at my expense for the investment or safekeeping of any property. This shall include the power to revoke any agency or custodian agreement, whether the agreement is entered into by me, by my attorney-in-fact, or by any other person.

3.13. My attorney-in-fact shall have unrestricted access to, and the right to enter into, any safety deposit box, vault, storage warehouse or other depository which I may own, which may be registered in my name, or in which any property may be held by me.

3.14. My attorney-in-fact shall have the power to bargain for, contract for, purchase, receive, lease, or otherwise acquire in my name, for my account or on my behalf property of any kind, real or personal, tangible or intangible, including, but not limited to, United States Treasury Bills, Notes, Bonds and other obligations of the United States Government.

3.15. My attorney-in-fact shall have the power to prepare,

make, execute, and file any and all federal, state, local or other tax returns, claims for refunds, or declarations of estimated tax. This power shall include the power to represent me (directly or through attorneys, accountants, or other agents) in any matter before the Internal Revenue Service or any other federal, state, or local agency. In connection with such representation, my attorney-in-fact may execute consents extending the statutory period for the assessment or collection of taxes, may pay all taxes and interest thereon which I may properly owe or which may be assessed against me, and may contest the validity of any proposed assessment.

3.16. My attorney-in-fact shall have the power to execute, seal, acknowledge, and deliver any instruments, documents or papers deemed necessary, advisable or expedient with respect to any property.

3.17. My attorney-in-fact may act in all matters with respect to all powers described herein as freely, fully, and effectively as I could or might do personally if present and of sound and disposing mind.

#### SECTION 4. Ratification; Use of Photocopy; Revocation of Prior Powers.

4.01. I hereby ratify, allow, acknowledge, and hold firm and valid all acts heretofore or hereafter taken by my attorney-in-fact by virtue of these presents.

4.02. I hereby authorize the use of a photocopy of this General Power of Attorney, in lieu of the original copy executed by me, for the purpose of effectuating the terms and provisions hereof.

4.03. I hereby revoke, annul and cancel any and all general powers of attorney previously executed by me, if any, and all the same shall be of no further force or effect. However, I do not intend in any way in this instrument to affect, modify, or terminate any special, restricted or limited power or powers of attorney I previously may have granted in connection with any banking, borrowing or commercial transaction.

#### SECTION 5. Designation of Guardian.

5.01. I request that no guardianship proceeding for my property be instituted in the event of my disability, it being my intention that this durable power of attorney shall permit my attorney-in-fact to act on my behalf.

5.02. In the event that it becomes necessary for any court to appoint a guardian for my property, I direct that the said BETTY J. VINING shall serve as such guardian.

5.03. Any guardian who at my time shall be appointed by any court shall be excused from the necessity of giving bond.

AS WITNESS my hand and seal this 2 day of July, 1991.

Elizabeth G. Sanders  
ELIZABETH G. SANDERS

WITNESS:

Lynne J. Wharton

Address

Lynne J. Wharton

Jack G. Upde

Address

Pyronia Frederica M. 20678

Pyronia Frederica  
Md. 20678

STATE OF MARYLAND, COUNTY OF Calvert, to wit:

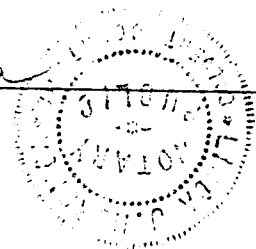
I HEREBY CERTIFY that on this 2nd day of July, 1991, before me, the subscriber, a Notary Public in and for the State aforesaid, personally appeared Elizabeth G. Sanders and acknowledged the foregoing General Power of Attorney and Designation of Guardian to be her act.

AS WITNESS my hand and Notarial Seal.

Lynne J. Wharton  
Notary Public

My commission expires:

5-1-93



STATE OF OREGON,  
County of Klamath ss.

Return: Rod Davis  
403 Pine  
Klamath Falls, Or. 97601

Filed for record at request of:

Rod Davis  
on this 20th day of Aug. A.D. 19 91  
at 2:01 o'clock P. M. and duly recorded  
in Vol. M91 of Power of Attorney Page 16591  
Evelyn Biehn County Clerk  
By Pauline M. Anderson  
Deputy.

Fee, \$20.00