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RECORDING REQUESTED BY

Vol. m91 Page 24192

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SPACE ABOVE THIS LINE FOR RECORDER'S USE

This document is for the signing of loan documents
 & escrow documents for property at 24559 Hotchkiss
 Dr. Klamath Falls, Oregon (Rocky Point) legal description
 lots 192 & 194 Sportman Park 3rd addition, for the purchase
 price of \$52,000 + the loan amount of \$5,000 through Jackson County
 Federal.

Power of Attorney

(General)

Know All Men by These Presents:

1. That Jolanne E. McCauley, of 105 Poshard St.

City of Pleasant Hill, County of Contra Costa

State of California, hereby appoints William J. McCauley
 of 105 Poshard St., City of Pleasant Hill

County of Contra Costa, State of California, my true and lawful attorney-in-fact for
 me and in my name, place, and stead and for my use and benefit:

(a) To exercise, do, or perform any act, right, power, duty, or obligation whatsoever that I now have or
 may acquire the legal right, power, or capacity to exercise, do, or perform in connection with, arising out of,
 or relating to any person, item, thing, transaction, business property, real or personal, tangible or
 intangible, or matter whatsoever;

(b) To ask, demand, sue for, recover, collect, receive, and hold and possess all such sums of money,
 debts, dues, bonds, notes, checks, drafts, accounts, deposits, legacies, bequests, devises, interests,
 dividends, stock certificates, certificates of deposit, annuities, pension and retirement benefits, insurance
 benefits and proceeds, documents of title, choses in action, personal and real property, intangible and
 tangible property and property rights, and demands whatsoever, liquidated or unliquidated, as are now,
 or shall hereafter become due, owing, payable, owned, or belonging to me or in which I have or may acquire
 an interest, and to have, use, and take all lawful ways and means and legal and equitable remedies,
 procedures, and writs in my name for the collection and recovery thereof, and to compromise, settle,
 and agree for the same, and to make, execute, and deliver for me and in my name all endorsements,
 acquittances, releases, receipts, or other sufficient discharges for the same;

(c) To improve, repair, maintain, manage, insure, rent, lease, sell, release, convey, subject to liens,
 mortgage, and hypothecate, and in any way or manner deal with all or any part of any real or personal
 property, tangible and intangible, whatsoever, or any interest therein, which I now own or may hereafter
 acquire, for me and in my name, and under such terms and conditions, and under such covenants as
 attorney shall deem proper;

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 Cowdrey's Form No. 1022 - POWER OF ATTORNEY - General - (CC Sec. 1216, 2319, 2337, 2403) - (Rev. 8-55)

(d) To engage in and transact any and all lawful business of whatever nature or kind for me and in my name; and

(e) To sign, endorse, execute, acknowledge, deliver, receive, and possess such applications, contracts, agreements, options, covenants, deeds, conveyances, trust deeds, security agreements, bills of sale, leases, mortgages, assignments, insurance policies, bills of lading, warehouse receipts, documents of title, bills, bonds, debentures, checks, drafts, bills of exchange, notes, stock certificates, proxies, warrants, commercial paper, receipts, withdrawal receipts and deposit instruments relating to accounts or deposits in, or certificates of deposit of, banks, savings and loan or other institutions or associations, proofs of loss, evidence of debts, releases, and satisfaction of mortgages, judgments, liens, security agreements, and other debts and obligations, and such other instruments in writing of whatever kind and nature as may be necessary or proper in the exercise of the rights and powers herein granted.

2. Granting to my attorney-in-fact full power and authority to do and perform all and every act and thing whatsoever requisite, necessary, and proper to be done in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as I might or could do if personally present, with full power of delegation substitution or revocation, hereby ratifying and confirming all that my attorney-in-fact, or his substitute or substitutes, shall lawfully do or cause to be done by virtue of this Power of Attorney and the rights and powers herein granted.

3. This instrument is to be construed and interpreted as a general Power of Attorney. The enumeration of specific items, acts, rights or powers herein does not limit or restrict, and is not to be construed or interpreted as limiting or restricting the general powers herein granted to my attorney-in-fact.

4. By executing this document I further intend to revoke all previous general Power of Attorney appointments executed by me or on my behalf.

In Witness Whereof, I have hereunto signed my name this 16 day of November, 1991.

Joanne E. McCarthy
Signature

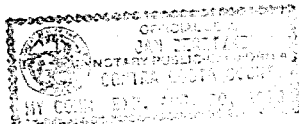
Signature

State of California,
County of CONTRA COSTA ss.

On this 16th day of NOVEMBER
in the year one thousand nine hundred and NINETY-ONE
before me, JAN ZERETZKE
a Notary Public, State of California, duly commissioned and
sworn, personally appeared

JOANNE E. MCCARTHY
personally known to me (or proved on the basis of satisfactory
evidence) to be the persons described in and whose name are
subscribed to the within instrument, and acknowledged to me
that She executed the same.

In Witness Whereof I have hereunto set my hand and affixed my
official seal in the City of Pleasant Hill County
of CONTRA COSTA on the day and year in this certificate
first above written.



Jan Zeretzke
Notary Public, State of California

My commission expires August 20, 1993

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STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title Co. the 19th day
of Nov. A.D., 19 91 at 10:49 o'clock A.M., and duly recorded in Vol. M91
of Deeds on Page 24192

Evelyn Biehn - County Clerk

FEE \$13.00

By Daniel M. Anderson