

GENERAL POWER OF ATTORNEY (To be prepared only under the supervision of an Attorney)

KNOW ALL MEN, that I JAMES DOUGLAS MORRIS a legal resident
of TULSA CITY OK STATE

and presently stationed or residing at 1111 W. Ambler Creek Way, Tulsa, OK
desiring to execute a GENERAL POWER OF ATTORNEY, do hereby appoint BARBARA LEE MARLOWE
whose address is 1111 W. Ambler Creek Way
my Attorney-in-Fact, for me and in my name, to do all acts whatsoever concerning my property and personal affairs necessary and advisable in the
judgment of my said Attorney-in-Fact and as permitted by state law, as fully as I could do if personally present and acting, including, but not limited to:

1. REAL PROPERTY TRANSACTIONS: (a) to buy, contract to buy, receive, lease, or otherwise acquire real estate or any options thereon or interests therein; (b) to sell, contract to sell, mortgage, lease, grant options to purchase or otherwise dispose of any or all real estate in which I now have or may hereafter acquire any right, title or interest; to sign, execute, acknowledge and deliver any and all instruments as may be necessary or convenient, containing such terms and conditions, and such warranties and covenants, if any, as my Attorney-in-Fact shall deem advisable; (c) to manage, repair, alter or improve any real estate or structure thereon, owned by me in whole or in part, and to protect the same by action, proceeding or otherwise, including, but not limited to, the recovery of possession thereof and the removal of tenants or other persons, animals or objects therefrom.

2. PERSONAL PROPERTY TRANSACTIONS: (a) to buy, sell, lease, contract for the repair of, and in any manner deal with any and all personal property, tangible or intangible, which I may own or in which I now have or hereafter may acquire, any right, title or interest; (b) to execute and deliver to the proper authority any and all documents necessary to effect the proper registration and licensing of any automobiles in which I now or may hereafter have an interest; (c) to take possession and order the removal and shipment of any of my property from or to any warehouse, or other place of storage, safekeeping, or use, and to execute and deliver any receipt or other instrument necessary or convenient for such purposes.

3. BUSINESS TRANSACTIONS: To demand, sue for, recover, receive, compromise, settle, adjust and pay all accounts, legacies, bequests, interest, dividends, annuities, demands, debts, taxes, and any and all other obligations, which may now or hereafter be due, owing or payable by or to me, and to carry on and transact every kind of business of my behalf, including, but not limited to, transactions concerning any and all investments, and to invest and reinvest and exchange investments, and to execute and deliver good and sufficient instruments for the accomplishment thereof, and to act as my attorney or proxy with respect to any stocks, shares, bonds or other investments, rights or interests as I may now or hereafter hold.

4. BANKING TRANSACTIONS: (a) to deposit or withdraw for any purpose, in or from any bank or other financial institution, any funds, checks, or other credits which I now or hereafter may have on deposit or be entitled to, and to endorse, cash and receive the proceeds of any and all checks, vouchers, or other orders for money, to open or close accounts, and to receive statements, vouchers, notices or other documents from any bank or other financial institution concerning any and all accounts or banking transactions in my name or in which I may have an interest; (b) to have access for all purposes to any or all safety

deposit boxes or vaults rented in my name or in the names of any other person or persons and myself, with full power to use the same for safekeeping any property or papers, and to remove therefrom at any time, or from time to time, all or any part of the contents of any such box or vault; (c) to borrow money and to execute in my name any instrument evidencing indebtedness incurred on my behalf and to extend and renew the same, as well as any indebtedness heretofore incurred by me, for the payment of which I may in any way be liable.

5. TAXES: to file income and all other tax returns and declarations of estimated tax required to be made by me by law; to represent and act for me in all tax matters in dispute or litigation, to receive, endorse, and collect checks in settlement of any refund of taxes, to file claims for abatement, refund, or credit taxes, to make any adjustments or settlements and to sign any and all receipts, waivers, settlements or agreements pertaining to all income or other taxes assessed against me or my property by statute.

6. GOVERNMENT DOCUMENTS, VOUCHERS AND CHECKS: (a) to execute, sign and deliver any and all government reports, applications, requests, vouchers and demands in my behalf, including, but not limited to those for any and all allowances and reimbursements properly payable to me by the United States such as for the transportation of dependents or for the shipment of household effects or other property as authorized by law or regulations; (b) to receive, endorse and collect the proceeds of checks payable to my order drawn on the Treasurer of the United States for whatever account.

7. INSURANCE TRANSACTIONS: (a) to pay the premiums on, terminate, or execute any rights on any contract of insurance presently owned by me or hereafter acquired, (b) to procure different, or additional contracts of insurance on my life or with respect to protecting me or my property from ill health, disability, accident, liability, or loss; (c) to apply for, and receive, any loan on the security of any contract of insurance, to surrender and receive the cash surrender value, to exercise any election or conversion rights, and to demand, receive or obtain any money, dividend or other thing of value to which I am or to which I may become entitled as the proceeds or other return or profit arising out of any contract of insurance or of any one or more of the insurance transactions herein enumerated.

8. PERSONAL TRANSACTIONS: To do all acts necessary for maintaining the customary living standard of my dependents including, by way of illustration but not limitation, provision of such living quarters and their maintenance and operation, food, clothing, medical, surgical and dental care, educational facilities, and other incidentals to which my dependents are accustomed.

GENERAL PROVISIONS: (a) All business transacted hereunder for me or for my account shall be transacted in my name, and all indorsements and instruments executed by my Attorney-in-Fact for the purpose of carrying out any of the foregoing powers, shall contain my name, followed by that of my Attorney-in-Fact and the designation, "Attorney-in-Fact"; (b) I hereby ratify and confirm all lawful acts done and caused to be done by my said Attorney-in-Fact pursuant to this Power of Attorney. (c) If the authority contained herein shall be revoked or terminated by operation of law without notice, I hereby agree for myself, executors, administrators, heirs and assigns, in consideration of my attorney's willingness to act pursuant to this Power of Attorney, to save and hold my attorney harmless from any loss suffered or any liability incurred by my attorney in so acting after such revocation or termination without notice. (d) Notwithstanding my insertion of a specific expiration date herein, if on the above specified expiration date I shall be, or have been, carried in a military status of "missing," "missing-in-action" or "prisoner of war," then this power of attorney shall automatically remain valid and in full effect until sixty (60) days after I have returned to United States Military control following termination of such status.

TERMINATION:

Unless sooner revoked or terminated by me, this General Power of Attorney shall become NULL and VOID from and after

30 January, 19 83.

Other:

IN WITNESS WHEREOF, I have hereunto set my hand, this 30 day of January, 19 92.

James D. Marlowe
GRANTOR'S SIGNATURE

Witnesses:

NAME

ADDRESS

IF ACKNOWLEDGED BEFORE A NOTARY PUBLIC:

State of ARIZONA
(County) (City) (Parish) YUMA
I, KENNETH R. LAWE, a Notary Public in and for the (County) (City) (Parish) and State
of ARIZONA, do hereby certify that on the 30 day of JANUARY, 19 92, before me
personally appeared JAMES D. MARLOWE who signed and executed the foregoing instrument.

In Witness Whereof, I have hereunto set my hand and official seal this day and year above.

Kenneth R. Lawe
NOTARY PUBLIC

My Commission Expires: May 19, 1995

IF ACKNOWLEDGED BEFORE A MILITARY PERSON AUTHORIZED TO ADMINISTER OATHS:

(See AFR 110-6 for statutory provisions authorizing Armed Forces Personnel to perform Notarial Acts and for instructions on completing certificate of acknowledgement.)

With the United States Armed Forces

At _____, the undersigned officer, do hereby certify
I, _____, 19 _____, before me,
that on this _____ day of _____, who signed and executed the foregoing instrument.
I do further certify that I am at the date of this certificate a commissioned officer of the grade, branch of service and organization stated below in the
active service of the United States Armed Forces, that by statute no seal is required on this certificate and that same is executed in my capacity as
Assistant Staff Judge Advocate at _____ (Organization and Station)

(Signature of Officer)

(Name, grade, Armed Force)

STATE OF OREGON, ss.
County of Klamath

Filed for record at request of:

After recording return to:
Klamath First Federal S&L
540 Main St.
Klamath Falls, OR 97601

Klamath County Title Co.
on this 27th day of Feb. A.D., 19 92
at 8:38 o'clock A.M. and duly recorded
in Vol. M92 of Power of Attorney Page 4002
Evelyn Biehn
By Pauline Mulhender Deputy.
County Clerk

Fee, \$10.00