

MTC 26855

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TK

41700

DALE H. PALMER

KNOW ALL MEN BY THESE PRESENTS, That I,

have made, constituted and appointed and by these presents do make, constitute and appoint
 VELMA E. PALMER

my true and lawful attorney, for me and in my name, place and stead and for my use and benefit, to

execute any and all notes, deeds of trust and documents necessary to close the
 refinance on property located at 2504 Hawkins, Klamath Falls, OR 97601.

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, as fully, to all intents and purposes, as I might or could do if per-
 sonally present, hereby ratifying and confirming all that my said attorney shall lawfully do or cause to be done,
 by virtue hereof.

In construing this instrument and where the context so requires, the singular includes the plural.
 Dated 2-25-1992

+ Dale H. Palmer

February 25, 1992

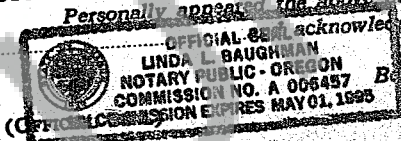
STATE OF OREGON, County of Klamath

Dale H. Palmer

Personally appeared the above named

acknowledged the foregoing instrument to be

his voluntary act and deed.



Before me:

Linda L. Baughman
Notary Public for Oregon. My commission expires 5-1-95

POWER OF ATTORNEY (FORM No. 15)

TO

 SPACE RESERVED
 FOR
 RECORDER'S USE

AFTER RECORDING RETURN TO

Velma Palmer
 2504 Hawkins
 Klamath Falls, OR 97603

NAME, ADDRESS, ZIP

STATE OF OREGON,

County of Klamath

} ss.

I certify that the within instru-
 ment was received for record on the
 3rd day of March, 1992,
 at 10:32 o'clock AM, and recorded in
 book/reel/volume No. M92, on
 page 4320 or as fee/file/instru-
 ment/microfilm/reception No. 41700,
 Record of Deeds
 of said County.

Witness my hand and seal of
 County affixed.

Evelyn Biehn, County Clerk
 NAME TITLE

By: Pauline Mulender Deputy

Fee \$10.00