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AFTER RECORDING RETURN TO:
 PEGGY ANN DUNLAP
 26733 JOHNSON DRIVE
 KLAMATH FALLS, OR 97601

SPECIAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

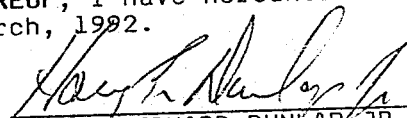
That I, HARVEY EDWARD DUNLAP JR., currently residing on board USS BELLEAU WOOD, (LHA 3), FPO AP 96623-1610, now a member of the armed forces of the United States, to wit: U. S. Marine Corps, SSN 289-48-0390, and anticipating that a Power of Attorney may be useful in certain circumstances, have made, constituted and appointed, and by these presents do make, constitute and appoint, PeggyAnn Dunlap, whose address is 26733 Johnson Drive, Klamath Falls, Oregon 97601, as my true and lawful attorney to enter into negotiations, execute any and all contracts and perform any and all other necessary acts in the refinancing of my property at 26733 Johnson Drive, Klamath Falls, Oregon 97601.

GIVING AND GRANTING unto my said attorney full power and authority to do and perform all and every act, deed, matter, and thing whatsoever in and about my estate, property and affairs as fully and effectually to all intents and purposes as I might or could do in my own proper person if personally present, the above specially enumerated powers being in aid and exemplification of the full, complete, and general power herein granted and not in limitation or definition thereof; and hereby ratifying all that my said attorney shall lawfully do or cause to be done by virtue of these presents.

And I hereby declare that any act or thing lawfully done here under by my said attorney shall be binding on myself, and my heirs legal and personal representatives, and assigns.

This Power of Attorney shall terminate and cease to be in force and effect on the 1st day of March, 1993.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 12th day of March, 1992.


 HARVEY EDWARD DUNLAP JR.

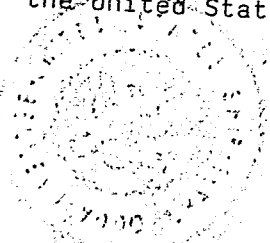
WITH THE UNITED STATES)
 ARMED FORCES AT) :SS
 SAN DIEGO, CALIFORNIA)

On this 12th day of March, 1992, before me, the undersigned officer, personally appeared HARVEY EDWARD DUNLAP JR., who is known or satisfactorily proven to me to be a person serving on active duty in the Armed Forces of the United States and to be the person whose name is subscribed to the foregoing or attached instrument, and who to me acknowledged being informed of the contents of said instrument, was subscribed and executed as a free and voluntary act and deed for the uses, purposes and considerations expressed therein. And the undersigned does

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further certify, that he is at the date of this certificate a
Commissioned Officer in the active service of the Armed Forces of
the United States.



B. S. PAGEL
B. S. PAGEL
Captain, U.S. Marine Corps
Legal Officer
USS BELLEAU WOOD (LHA 3)
FPO San Francisco 96623

NOTARY PUBLIC by authority
of Title 10 United States Code
Section 936 and Section 1185.5
of the California Civil Code

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Klamath County Title Co. the 15th day
of June A.D., 1992 at 3:01 o'clock P M., and duly recorded in Vol. M92
of Power of Attorney on Page 13041

FEE \$10.00

Evelyn Biehn - County Clerk

By *Evelyn Biehn*