

Aspen Title No. 01038938

GENERAL DURABLE POWER OF ATTORNEY
OF
RUTH A. EMIG f/k/a RUTH A. STEINERSON

* * *

KNOW ALL MEN BY THESE PRESENTS: That I, RUTH A. EMIG f/k/a RUTH A. STEINERSON, of St. Louis County, Missouri, have made, constituted and appointed, and by these presents do make, constitute and appoint, as my true and lawful attorney-in-fact, ROBERT J. HALVERSON and/or LOIS E. HALVERSON, either jointly or individually, without regard to the availability of the other for consultation. My attorney-in-fact, for me and in my name, place and stead, shall have general powers to act in a fiduciary capacity on my behalf with respect to the express subjects or purposes hereinafter enumerated, all in accordance with the provisions of the Durable Power of Attorney Law of Missouri, and especially Section 5 thereof. The express subjects or purposes with respect to which my attorney-in-fact is authorized to act in my behalf are as follows:

To sell and convey all of the lands and real estate, including all improvements thereon, which I may own or in which I may have an interest.

To sell and convey same for such price or other consideration and on such terms as my said attorney-in-fact in his sole discretion shall think best (including the power to sell for other than all cash and the power to take and accept a purchase money promissory note secured by a purchase money deed of trust for part of the purchase money).

After recording, return to:
Robert J. and Lois E. Halverson
1310 Community Avenue
Klamath Falls, OR. 97601

To execute any and all contracts or modifications thereof, other agreements, documents or instruments with respect to such sale.

To execute, acknowledge and deliver good and sufficient deeds and conveyances for the same or any portion of the same either with or without covenants and warranty, including the power to execute affidavits with respect to the presence or absence of adverse possessory rights or liens for work, labor or material furnished to same.

To approve closing statements and to authorize the payment out of the proceeds of the sale of said real estate or out of any other funds, any and all disbursements deemed by said attorney-in-fact to be appropriate in connection with said sale and the closing of said sale.

The real estate which may be transferred by this Power of Attorney is located in Klamath County, Oregon, and legally described as:

Lot 607 BLK 103 Mills AKA. 2035 Darrow Street,
Klamath Falls, Or. 97601

I hereby give and grant to my said attorney-in-fact full power and authority to do and perform every act and thing whatsoever necessary to be done in the premises,

in order fully to carry out and effectuate the authority herein granted, as fully to all intents and purposes as I might or could do if personally present and personally acting, and I hereby ratify and confirm all that my said attorney-in-fact may do pursuant to this power.

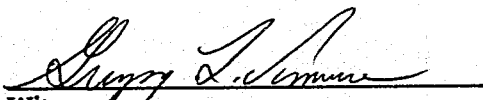
I hereby forbid my said attorney-in-fact to substitute or appoint in his place and stead any other person or persons to exercise any or all of the powers and authority hereby conferred.

This instrument may be executed in any number of counterparts, and all of said counterparts shall constitute but one and the same instrument. A photocopy hereof shall be deemed an original for all purposes whatsoever.

IN WITNESS WHEREOF, I have hereunto set my hand this 21 day of September, 1992.



 RUTH A. EMIG f/k/a RUTH A. STEINERSON


 Witness

STATE OF MISSOURI)
)
 COUNTY OF ST. LOUIS)

ss.

On this 21st day of September, 1992, before me, the undersigned, a Notary Public in and for the County and State aforesaid, personally appeared RUTH A. EMIG f/k/a RUTH A. STEINERSON, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that she executed the same as her free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal, the day and year last above written.

23131

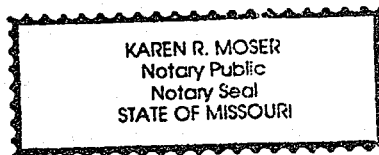
Karen R. Moser
Notary Public

My Commission Expires:

KAREN R. MOSER

STATE OF MISSOURI
ST LOUIS COUNTY

My Commission Expires SEP 09, 1994



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title co. the 2nd day
of Oct. A.D., 19 92 at 3:35 o'clock P M., and duly recorded in Vol. M92,
of Deeds on Page 23128.

Evelyn Biehn

- County Clerk

By Pauline Mullendore

FEE \$25.00