

mtr 28466

I, ROBERT ELLIS HOLLAND residing at 24556 LAKE HILLS DRIVE, JUNCTION CITY, OR 97448, hereby appoint SUZANNE MCCLOSKEY HOLLAND, of 24556 LAKE HILLS DRIVE, JUNCTION CITY, OR 97448, as my Attorney-in-Fact, to act in my name and place, and for my benefit and on my behalf with authority to do the following:

1. Open, maintain or close bank accounts (including, but not limited to checking accounts, savings accounts, and certificates of deposit), brokerage accounts, and other similar accounts with financial institutions.
 - a. Conduct any business with any banking or financial institution with respect to any of my accounts, including but not limited to, making deposits and withdrawals, obtaining bank statements, passbooks, drafts, money orders, warrants, and certificates or vouchers payable to me by any person, firm, corporation or political entity.
2. Have access to any safety deposit box that I might own, with the power to remove any or all of its contents.
3. Take any and all legal steps necessary to collect any amount or debt owed to me, or to settle any claim, whether made against me or asserted on my behalf against any other person or entity, including the power to sign releases and agreements.
4. Mortgage or encumber any interest of mine in real property (whether currently owned or later acquired). This power shall include the power to (i) mortgage or encumber on such terms as my Attorney-in-Fact shall deem appropriate, (ii) sign any documents (including a mortgage or deed of trust), and (iii) take any other action that may be required to effect such mortgage or encumbrance.
 - a. If the Attorney-in-Fact named above is my spouse, then I also hereby appoint NONE as my Attorney-in-Fact solely for the purpose of releasing any homestead interests or other property rights (of whatever nature) which under local law may not be released by my spouse.
5. Manage, insure, improve, repair, collect rents, execute leases, or take any other action that a landlord might take, with respect to any interest of mine in real property (whether currently owned or later acquired).

6. Obtain credit or borrow money in an amount not to exceed \$5000.00. This power shall include the power to (i) obtain credit upon such terms as my Attorney-in-Fact may deem appropriate, (ii) sign any documents (including notes, credit agreements, security agreements, and financing statements), and (iii) take any other action that may be required to complete the above transaction.
7. Other powers:
- encumber me for the amount of the carry-back loan
 - needed to purchase real property in Klamath County,
 - Oregon.

I hereby grant to my Attorney-in-Fact full right, power and authority to do every act, deed and thing necessary or advisable to be done concerning the above powers, as fully as I could do if personally present and acting.

This Power of Attorney shall become effective immediately, shall not be affected by my disability or lack of mental competence, and shall continue effective until my death; provided, however, that this Power may be revoked by me as to my Attorney-in-Fact at any time by written notice to my Attorney-in-Fact.

Dated 10-1, 1992 at EUGENE, OREGON.

Robert Ellis Holland

ROBERT ELLIS HOLLAND

STATE/Commonwealth of Lane, COUNTY/PARISH/BOROUGH
OF Oregon, ss.

On this 1st day of October, 1992, before me, the undersigned, a Notary Public for the State/Commonwealth of Oregon, personally appeared ROBERT ELLIS HOLLAND to me known (or to me proved) to be the identical person named in and who executed the above Power of Attorney, and acknowledged that such person executed it as such person's voluntary act and deed.

Shirley D. Moen

_____, Notary Public
My Commission Expires 10-11-93



Page 2

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Mountain Title Co. the 7th day
of Oct. A.D., 19 92 at 3:04 o'clock P. M., and duly recorded in Vol. M92,
of Power of Attorney on Page 23482.

FEE \$10.00

Evelyn Biehn, County Clerk

By Pauline Nielsen