NAME, ADDRESS, ZIP

KNOW ALL MEN BY THESE PRESENTS, That I,

By Pauline Mulinder Deputy

Frances M. Turner

have made, constituted and appointed and by these presents do make, constitute and appoint
Francis Melvill Turner my true and lawful attorney, for me and in my name, place and stead and for my use and benefit, to Sign all documents pertaining to the refinance/ finance of the residential house at 2110 Kimberly Drive, Klamath Falls, Gregon.

This refinance/ finance is being completed with Klamath First Federal Savings and Loan, Klamath Falls, Oregon.

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 personally present, hereby ratifying and confirming all that my said attorney shall lawfully do or cause to be done,

In construing this instrument and where the context so requires, the singular includes the plural. Dated , October 2 , 19 92

Mances M. Jurnes			
5 25 011-			
STATE OF OREGON, Cour	nty ofKlamath cknowledged before me on FRANCES M. TURNER)ss. October 2	, 19_92_,
Contraction	Charlo	the Horas	blic for Oregon

Table		Notary Prolic for Oregon on expires
POWER OF ATTORNEY [FORM No. 15]		STATE OF OREGON, County of
Frances M. Turner		I certify that the within instru- ment was received for record on the 2nd day of Nov. 19 92, at 11:31 o'clock A.M., and recorded in
то Francis Melvill Turner	SPACE RESERVED FOR RECORDER'S USE	book/reel/volume No
AFTER RECORDING RETURN TO Mel Turner		of said County. Witness my hand and seal of County affixed.
2110 Kimberly Drive KLAMATH Falls, Or., 97603	;	Evelyn Biehn County Clerk

Fee \$10.00