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Richard F. Brown, Jr.

KNOW ALL MEN BY THESE PRESENTS, That I,

have made, constituted and appointed and by these presents do make, constitute and appoint
Deborah J. Brown

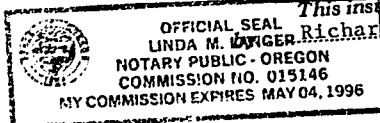
my true and lawful attorney, for me and in my name, place and stead and for my use and benefit, to

sign all loan documents pertaining to the refinance of property with the
Federal Housing Administration loan in the amount of \$, located
at 411 Pacific Terrace in Klamath Falls, Oregon, 97601, with property
described as Hot Springs, Block 44, Lot 5 to be occupied as our home.

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 it 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 Jan 13, 1993.

Richard F. Brown, Jr.

STATE OF OREGON, County of Klamath) ss.This instrument was acknowledged before me on Jan 13, 1993

Richard F. Brown, Jr.

Linda M. Langer
Notary Public for Oregon
My commission expires 5-4-96

POWER OF ATTORNEY

(FORM No. 15)

Richard F. Brown Jr.

TO

Deborah J. Brown

AFTER RECORDING RETURN TO

Richard F. Brown Jr.
411 Pacific Terrace
Klamath Falls, OR 97601

NAME, ADDRESS, ZIP

SPACE RESERVED
FOR
RECORDER'S USE

STATE OF OREGON, } ss.
County of Klamath

I certify that the within instru-
ment was received for record on the
3rd day of Feb., 1993,
at 11:35 o'clock AM, and recorded in
book/reel/volume No. M93, on
page 2467 or as fee/tile/instru-
ment/microfilm/reception No. 57141,
Record of Deeds
of said County.

Witness my hand and seal of
County affixed.

Evelyn Biehn, County Clerk
NAME TITLE

By Pauline M. Mueland Deputy

Fee \$10.00