04-27-94A10:16 RCVD

STANDARD POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That I, PHYLLIS CAVANAUGH have made, constituted and appointed, and by these presents do hereby make, constitute and appoint PAULA HAMMOND or DANIEL CAVANAUGH my true and lawful attorney for me and in my name, place and stead, and for my use and benefit to demand, sue for, recover, collect and receive all such sums of money, debts, rents, dues, accounts, legacies, bequests, interests, dividends, annuities and demands whatsoever, as now or shall hereafter become due, owing, payable or belonging to me, to have, use and take all lawful ways and means in my name or otherwise for the recovery thereof, and to compromise, settle and adjust and to execute and deliver acquittances or other sufficient discharges for any of the same; to bargain, contract for, purchase, receive and take lands, tenements, hereditaments, and accept the seizing and possession thereof and all deeds and other assurances in the law therefor and to lease, let, demise, bargain, sell, remise, release, convey, mortgage and hypothecate lands, tenements and hereditaments, including my right of homestead in any of the same for such price, upon such terms and conditions and with such covenants as my said attorney shall think fit; to sell, transfer and deliver all or any shares of stock owned by me in any corporation for any price and receive payment therefor and to vote such stock as my proxy; to bargain for, buy, sell, mortgage, hypothecate and in any and every way and manner deal in and with goods, wares and merchandise, choses in action, and other property in possession or in action, and to make, do and transact all and every kind of business of whatsoever nature or kind; for me and in my name and as my act and deed, to sign, seal, execute, acknowledge and deliver all deeds, covenants, indentures, agreements, trust agreements, mortgages, pledges, hypothecations, bills of lading, bills, bonds, notes, evidences of debt, receipts, releases and satisfactions of mortgages, judgments and other debts payable to me and other instruments in writing of whatever kind and nature which my said attorney in his/her absolute discretion shall deem to be for my best interests, to have access to any safety deposit box which has been rented in my name, or in the name of myself and any other person or persons; to sell, discount, endorse, deliver and/or deposit all checks, drafts, notes, and negotiable instruments payable to my order, to withdraw any moneys deposited in my name with any bank, by check or otherwise, and generally to do any business with any bank or banker on my behalf; to complete, sign, and deliver any tax return or form and pay taxes thereon or collect refunds therefrom.

I expressly declare that the power of my attorney herein described shall be exercisable by my said attorney on my behalf notwithstanding the fact that I may become legally disabled or incompetent.

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POWER OF ATTORNEY - 1

12604

GIVING AND GRANTING unto my said attorney full power and authority to do and perform all and every act and thing whatsoever and necessary to be done in and about the premises, as authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises, as personally present, with full power of substitution and revocation, and confirming all that my said attorney or my personally present, with rull power or substitution and revocation, hereby ratifying and confirming all that my said attorney or my embetitutes or embetitutes chall lawfully do or nereby ratifying and confirming all that my said attorney or my said attorney's substitute or substitutes shall lawfully do or cause to be done by Virtue of these presents.

This power shall take effect on the date next written below.

My said attorney and all persons unto whom these presents shall come may assume that this power of attorney has not been revoked until given actual notice either of such revocation or of snall come may assume that this power or attorney has not been my death.

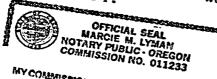
In construing this instrument and where the context so

IN WITNESS WHEREOF, I have hereunto set my hand and seal on the 25th day of April, 1994.

PHYLLIS CAVANAUGH

STATE OF OREGON County of Klamath

This instrument was acknowledged before me on the 25 day of April, 1994.



B MY COMMISSION EXPIRES NOV. 24, 1989

Dog Notary Public for Oregon 0 My commission expires: 11-24-95

AFTER RECORDING RETURN TO: BLAIR M. HENDERSON, ATTY. 426 MAIN STREET KLAMATH FALLS OR 97601 (503) 884-7731

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STATE OF OREGON. County of Klamath ss.

Filed for record at request of:

Blair M. Henderson on this 27th day of April A.D. 19 94 at 10:16 o'clock A M. and duly recorded in Vol. M94 of Power of Page 12603

Evelyn Biehn County Clerk By Druice Mullendine Fee, \$10.00