

DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That NEVA I. LIGMAN does by these presents appoint as attorney in fact for me and in my name the ones hereby designated in the order of preference herein specified; provided, however, in the event that one, or more, of those herein designated as attorney in fact should be unable, or decline, to act as attorney in fact, or should assume the duties thereof and should thereafter resign, die, or become incapacitated, then the one next in the order herein designated and specified shall act as attorney in fact:

1. First Order of Preference: My husband, A. F. LIGMAN.
2. Second Order of Preference: My daughter, DONNA J. RUCH.

The one, or ones, designated as attorney in fact for me and in my name are to do the following:

1. Exercise this Power of Attorney in favor of and for the benefit of my attorney.
2. Obtain, secure, and authorize any and all medical care and treatment of whatever kind or nature, including, without limitation of the foregoing, the authorization of any surgical or medical procedure or treatment or test, whether or not the same is experimental or accepted.
3. Contract for, purchase, receive, and take lands, tenements, and hereditaments, and accept the seisin and possession of all lands, and all deeds and other assurances in the law therefor, and to lease, let sell, transfer, release, convey (by gift or otherwise), mortgage, convey by way of deed of trust, and hypothecate lands, tenements, and hereditaments upon such terms and conditions, and under such covenants, as he or she shall think fit.
4. Bargain for, buy, sell, encumber, hypothecate, and in any and every way and manner deal in and with my personal property.
5. Demand, sue for, collect, and receive all such sums of money, debts, dues, accounts, legacies, bequests, interests, dividends, annuities, and demands whatsoever, as are now or shall hereafter become due, owing, payable, or belonging to me and have, use and take all lawful ways and means in my name (or otherwise) for the recovery thereof and compromise and agree for the same, and to make and deliver discharges for the same.
6. In case of loss by fire, or otherwise, to adjust insurance losses.
7. Do every kind of business of whatever nature or kind.
8. Create or establish any trust or trusts for any purpose.

Return: Neva I. Ligman
434 Donald
Klamath Falls, Or. 97601

10/21/94

9. Make, sign, seal, execute, acknowledge, and deliver deeds, leases and assignments of lease, covenants, indentures, agreements, mortgages, deeds of trust and reconveyances thereunder, any declaration of trust, hypothecations, notes, receipts, evidences of debt, releases and satisfaction of mortgage, judgments, and other debts, and such other instruments in writing of whatever kind and nature as may be necessary, convenient, or proper in the premises.

I also hereby give unto my said attorney full power to perform every act and thing which he or she may think necessary to be done in and about the premises, 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 by virtue of these presents.

WARNING TO PERSON EXECUTING THIS DOCUMENT

This is an important legal document. It creates a durable power of attorney. Before executing this document, you should know these important facts:

1. This document may provide the person you designate as your attorney in fact with broad powers to dispose, sell, convey, and encumber your real and personal property.

2. These powers will exist for an indefinite period of time unless you limit their duration in this document. These powers will continue to exist notwithstanding your subsequent disability or incapacity.

3. You have the right to revoke or terminate this durable power of attorney at any time.

IN WITNESS WHEREOF I have hereunto set my hand this 19 day of Nov, 1987.

Signed in the Presence of:

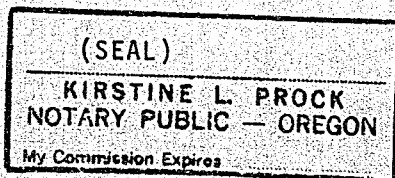
Brenda K. Monaco

Lisa McDaniel

Neva I. Ligman
NEVA I. LIGMAN

STATE OF OREGON, County of Klamath) ss: November 19, 1987

Personally appeared before me the above named NEVA I. LIGMAN and acknowledged the foregoing instrument to be her voluntary act and deed.



Kirstine L. Prock
NOTARY PUBLIC FOR OREGON
My Commission Expires: 12/16/88

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STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Neva I. Ligman the 24th day of June A.D., 19 94 at 11:07 o'clock A.M., and duly recorded in Vol. M94, of Power of Attorney on Page 19746.

FEE \$10.00
cc 1.50

Evelyn Biehn - County Clerk

By Quelene Muelken