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KNOW ALL MEN BY THESE PRESENTS, That I, WILLIAM N. WHITLATCH

have made, constituted and appointed and by these presents do make, constitute and appoint JULIE M. WHITLATCH

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

to sign any and all documents relating to the additional loan being obtained from Klamath First Federal Savings and Loan Association and being secured by the real property on the attached Exhibit "A" made a part hereof.

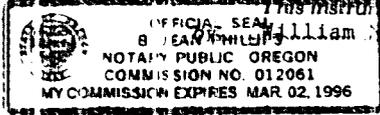
giving and granting unto my said attorney full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done as fully, to all intents and purposes, as I might or could do if personally present, hereby ratifying and confirming all that my said attorney shall lawfully do or cause to be done, by virtue hereof

In construing this instrument and where the context so requires, the singular includes the plural.

Dated February 13, 19 95.

William N. Whitlatch
William N. Whitlatch

STATE OF OREGON County of Klamath) ss.



This instrument was acknowledged before me on February 13, 19 95, by William N. Whitlatch.

[Signature]

Notary Public for Oregon

My commission expires 3-2-96

POWER OF ATTORNEY

(FORM No. 11)

William N. Whitlatch

TO

Julie M. Whitlatch

SPACE RESERVED

RECORD & USE

STATE OF OREGON,) ss.
County of _____

I certify that the within instrument was received for record on the _____ day of _____, 19 _____

at _____ o'clock _____ M. and recorded in book/reel/volume No. _____ on page _____ or as fee file instrument microfilm/reception No. _____

Record of _____ of said County

Witness my hand and seal of County affixed.

NAME

TITLE

By _____

Deputy

Julie M. Whitlatch
2411 Pine Grove Road
Klamath Falls, Oregon 97603

NAME & ADDRESS ZIP

EXHIBIT "A"
LEGAL DESCRIPTION

A tract of land in NE1/4 NW1/4 of Section 9 Township 39 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at a point on the North-South center line of said Section 9, which bears South 0 degrees 06' West, a distance of 946.5 feet from the 1/4 section corner common to Sections 4 and 9, said Township and Range; thence continuing South 0 degrees 06' West, along said center section line a distance of 343.3 feet, more or less, to the Southeast corner of said NE 1/4 NW 1/4; thence North 89 degrees 30' West along the South line of said NE 1/4 NW 1/4, a distance of 655.2 feet to a point; thence North 0 degrees 06' East, parallel to the East line of said NE 1/4 NW 1/4 a distance of 336.65 feet to a point; thence North 89 degrees 55' East a distance of 655.1 feet, more or less, to the point of beginning.

Subject to a 25 foot easement along the West side of said Tract.

EXCEPTING THEREFROM a parcel of land situated in the NE 1/4 NW 1/4 of Section 9, Township 39 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon, being more particularly described as follows:

Beginning at a 1/2 inch rebar from which the 1/4 corner of Sections 4 and 9 bears North 37 degrees 2' 24" East 1081.28 feet; thence South 58 degrees 32' 00" East 207.30 feet to a 1/2 inch rebar; thence South (0 degrees 06' 00" West 193.83 feet to a 1/2 inch rebar; thence South 89 degrees 28' 30" West 177.00 feet to a 1/2 inch rebar; thence North 00 degrees 06' 00" East 300.41 feet to the point of beginning.

TOGETHER WITH an easement, subject to the terms and provisions thereof, as disclosed by instrument between Marion L. Lindsay and Elvieda C. Lindsay, husband and wife, and Harold E. Reed and Sharon S. Reed, husband and wife, recorded May 5, 1978 in Volume M78, page 9140 Microfilm Records of Klamath County, Oregon.

STATE OF OREGON COUNTY OF KLAMATH ss.

Filed for record at request of Mountain Title Co the 24th day of Feb A.D. 19 95 at 9:00 o'clock A M., and duly recorded in Vol. M95 of Deeds on Page 4092

FEE \$15.00

Bernetha G. Letsch, County Clerk
By Bernetha G. Letsch