98131

KNOW ALL MEN BY THESE PRESENTS, That I, Harry B.

have made, constituted and appointed, and by these presents do hereby make, constitute and appoint

Melinda Lee Childers

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 my true and lawful arrorney 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 are 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 officerwise 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 seizin and possession thereof and all deeds and other assurances in the law therefor and to lease, let, demise, bargain, sell, remise, release, convey, 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 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 any such stock as my proxy; to bargain for, buy, 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 and in the mains and as my act and decu, to sign, seat, execute, acknowledge and deliver an 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 attorney name, or in the name of myself and any other person or persons; to sell, discount, endorse, deliver and/or deposit 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 behalt; to complete, sign, and deliver any tax return or form and pay taxes thereon or collect refunds therefrom; also

GIVING AND GRANTING unto my attorney full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises, as fully to all intents and purposes as I might or could do it personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my attorney or my attorney's substitute or substitutes shall lawfully do or cause to be done by virtue of these presents. This power shall take effect: (delete inapplicable phrase)

(a) on the date I may be adjudged incompetent by a court of proper jurisdiction.

If neither phrase (a) nor (b) is deleted, this power shall take effect on the date next written below.

My 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 my death.

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

N WITNESS WHEREOF, I have hereunto set my hand gn March 31 19 95
Harry Oslder
STATE OF OREGON, County of Klamatth
This instrument was acknowledged before me on March 31 ,1995
OFFICIAL GEAL WAY E DOO! IT IT I TO SENTENCE OF THE SENTENCE
NOTARY PUBLIC - OREGON COMMISSION NO. 037807 My commission expires 9-13-98 NOTARY Public for Oregon Public for Oregon Notary Notary Public for Oregon Notary Notary Notary Public for Oregon Notary Notary Public for Oregon Notary

POWER OF ATTORNEY		STATE OF OREGON, County of Klamath
Harry B. Childers		I certify that the within instrument was received for record on the lith day of April 10.52 April 1995, a
To Melindalee.Childers	SPACE RESERVED FOR RECORDER'S USE	10:52 o'clock A.M., and recorded in book/reel/volume No M95 on page 8993 and/or as fee/file/instru-
fter recording return to (Name, Address, Zip):	ALCORDER 2 USE	ment/microfilm/reception No. 98131, Record of Power of Attorney
Klamath First Federal S & L 540 Main Street		of said County. Witness my hand and seal of
Klamath Falls, OR 97601 Re: # <i>010-81-14270</i>		County affixed. Bernetha G. Letsch, Co Clerk.
	FEE:\$5.00	Bignith Hila Deput