

05-01-95P03:32 RCVD

APPOINTMENT

I, (Insert name and address of principal) FLORAYNE RAE WHEELER5421 WEST ZEAMER LINCOLN, NE 68524

have made, constituted, and appointed and by these presents do

make, constitute, and appoint (Insert name and address of agent or of each agent) MICHAEL E. WHEELER3701 FAULKNER DRIVE #210 LINCOLN NE 68516

as my true and lawful attorney for me and in my name, place and stead, to execute and deliver a promissory note ("Note") in the original principal amount of

\$ 85,200.00 at an initial interest rate not to exceed 8.250 and for a term of 180 months, and to execute and deliver a Mortgage/

Deed of Trust/Security Deed ("Security Instrument") to secure the Note pertaining to the following described property ("Property"):

LOT 2, BLOCK 8, THIRD ADDITION TO WINEMA GARDENS, IN THE COUNTY OF KLAMATH,STATE OF OREGON.

AUTHORITY

I further specifically authorize my Attorney in Fact to execute and deliver the following documents related to the Note and Security Instrument:

Riders to the Security Instrument or Note;

Truth in Lending Disclosure Statement;

HUD-1 Settlement Statement; and

All other documents required by the Lender for closing the described loan.

I further grant and give my Attorney in Fact full authority and power to do and perform any and all other acts necessary or incident to the performance and execution of the powers I have expressly granted, with power to do and perform all acts authorized hereby, as fully to all intents and purposes as I might or could do if personally present.

RATIFICATION

I hereby ratify and confirm all acts whatsoever that my Attorney in Fact, as my agent, shall or may do by virtue of the Power of Attorney.

AGREEMENT NOT TO CANCEL

I hereby agree and represent to those persons dealing with my agent Attorney in Fact that this Power of Attorney will not terminate upon my subsequent disability or incompetence and may be voluntarily revoked only by a written instrument of revocation filed for record in the recording office of the County in which the Property is located.

IN WITNESS WHEREOF, I have executed this affidavit on

4-21, 95

SIGNATURE

THE STATE OF

Nebraska

ss.

COUNTY OF

Lincoln

I, the undersigned Notary Public in and for the aforesaid State and County do hereby certify that

Florayne Rae Wheeler

and _____ personally appeared before me in said County and acknowledged the within

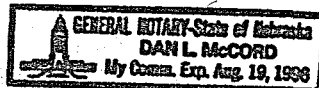
Instrument to be their free act and deed. Given under my hand and seal this

21STday of April19 95.

My commission expires:

Returns: Michael Wheeler
6340 Climax Ave
K Falls Oregon 97112

Notary Public



10/85

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title & EScrow the 1st day of May A.D., 19 95 at 3:32 o'clock P M., and duly recorded in Vol. M95, of Deeds on Page 11276.

FEE \$10.00

Bernetha G. Leisch, County Clerk

By Supriya Hartig