

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That I, FREIDA E. SETTERS, residing 3953 Rio Vista Way, Klamath Falls, Oregon, have made, constituted and appointed and by these presents do make, constitute and appoint RAYMOND SETTERS, residing at 3953 Rio Vista Way, Klamath Falls, Oregon, my true and lawful attorney, for me and in my name, place and stead and for my use and benefit, 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.

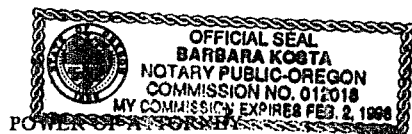
In construing this instrument and where the context so requires, the singular includes the plural.

Dated July 22, 1995.

Freida E. Setters
Freida E. Setters

STATE OF OREGON, County of Klamath ss.

Personally appeared the above-named Freida E. Setters and acknowledged the foregoing instrument to be her voluntary act and deed.



Freida E. Setters
TO
Raymond Setters

Barbara Kosta
Notary Public for Oregon
My Commission Expires: 2-2-96

AFTER RECORDING RETURN TO:

Raymond Setters
3953 Rio Vista Way
Klamath Falls OR 97603

STATE OF OREGON, County of Klamath)ss.

I certify that the within instrument was received for record on the 26th day of July, 19 95, at 9:24 o'clock AM., and recorded in book/reel/volume No. m95, on page 19321, or as fee/file/instrument/microfilm/reception No. 3308, Record of Power of Attorney of said County.

Witness my hand and seal of County affixed.

Bernetha G. Letsch Co Clerk
Name Title

By Annette Mueller, Deputy