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Filed for Record at Request of  
Evergreen Title Company

After Recording, Mail to:

Evergreen Title Company, Inc.

1111 3rd Avenue, #2600

Seattle, WA 98101

This Space Reserved for Recorder's Use

Evergreen Title Escrow No. 50601  
PHH File No.: 2025-32107

K-48074

### SPECIAL POWER OF ATTORNEY

STATE OF OREGON §

KNOW ALL MEN BY THESE PRESENTS:

COUNTY OF KLAMATH §

THAT Dennis L. Spalding and Wanda L. Spalding have/has made, constituted, and appointed, and by these presents do(es) hereby make, constitute and appoint PHH REAL ESTATE SERVICES CORPORATION ("PHH RELOCATION") and/or ETC SERVICES CORPORATION, INC. ("ETC"), my (our) true and lawful Attorney in my (our) name(s), place(s), and stead to do and perform the following act or acts, which are hereby limited, however, to the following described real property and any improvements and fixtures located thereon:

LOT 32, BLOCK 1, KELENE GARDENS FIRST ADDITION, ACCORDING TO THE  
OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF  
KLAMATH COUNTY, OREGON

To ask, demand, sue for, recover, collect and receive all such sums of money, debts and demands whatsoever as are now or shall hereafter become due, owing, payable, or belonging to the undersigned; and have, use, and take all lawful ways and means in the name of the undersigned, or otherwise, for the recovery thereof, by legal process, and to compromise and agree for the same, and grant acquaintances or other sufficient discharges for the same for the undersigned, and in the name of the undersigned to make, seal, and deliver the same; to compromise any and all debts owing by the undersigned, and to convey, transfer, and/or assign said property in satisfaction of any debt owing by me (either of us); to bargain, contract, agree for, purchase, receive, and take said property, and accept the seizing and possession thereof, and all deeds, and other assurances in the law therefor; and to lease, let, demise, bargain, sell, remise, release, convey, mortgage, convey in trust, and hypothecate said property, upon such terms and conditions, and under such covenants as said Attorney shall think fit; to exchange said property for other real or personal property, and to execute and deliver the necessary instruments of transfer or conveyance to consummate such exchange; to execute and deliver subordination agreements subordinating any lien, encumbrance, or other right in said property to any other lien, encumbrance, or other right therein; to execute any closing documents with respect to said property including, but not limited to, closing statements, affidavits and other disclosures; also to bargain and agree for, buy, sell, mortgage, hypothecate, convey in trust or otherwise, and in any and every way and manner deal in and with the improvements and fixtures located on said real property, including any authority to utilize my eligibility for VA Guaranty; and, also for the undersigned and in the name and as the act and deed of the undersigned, to sign, seal, execute, deliver, and acknowledge such deeds, covenants, leases, indentures, agreements, mortgages, deeds of trust, hypothecation's, assignments, notes, receipts, evidence of debts, assumption agreements, settlement documents, releases and satisfactions of mortgage, and