KNOW ALL MEN BY THESE PRESENTS, That I,

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

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 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 are now or shall hereatter become due, owing, payable or belonging to me, to have, use and take all lawful ways and means in my name or otherwise for the recovery thereof, and to compromise, settle and adjust and to execute and deliver acquittances or other sufficient dispossession thereof and all deeds and other assurances in the law therefor and to lease, let, demise, bargain, sell, remise, release, convey, and the same the supplications of the same to such associated in the same to such associated and the same to such associated as the same to such as 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 owned by me in any corporation for any price and receive payment therefor and to vote any such stock as my proxy; to bargain tor, 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 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 agreements, mortgages, prouges, hypothecarious, pilis of laurily, pulls, polices, mortgages, judgments and other debts payable to me and other instruments in writing of whatever kind and nature which my attorney in his/her absolute discretion shall deem to be for my best interests, to have access to any safety deposit box which has been rented in my In his/her absolute discretion shall deem to be for my best interests, to have access to any safety deposit box which has been remed in my name, or in the name of myself 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 behalf; to complete, sign, and deliver any tax return or form and pay taxes

requisite and necessary to be done in and about the premises, as tuny to an intents and purposes as a nagin or could no a personany 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.

(a) on the date next written below;
(b) on the date I may be adjudged incompetent by a court of proper jurisdiction. It 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.

WITNESS WHEREOF, I have	e hereunto set my hand on
STATE OF ORE	GON, County of Klamath)ss
1 rus instru	ment was acknowledged to t
	o N Ramsay 30 ,1996,
OFFICIAL SEAL MELINA JOHNSON	Malin O1
NOTARY PUBLIC-OREGON COMMISSION NO. 016052	relina Johnson
MV COMMICCION EXCIPED IN 40 404	Notary Public for Oregon

COMMISSION NO. 016052 MY COMMISSION EXPIRES JUL. 18, 1996		Notary Public for Oregon n expires 7-18-96
POWER OF ATTORNEY To After recording return to (Namper/Address, Zip):	SPACE RESERVED FOR RECORDER'S USE	STATE OF OREGON, County of Klamath I certify that the within instrument was received for record on the 15thday of March 19,96, at 1:00 o'clock P.M., and recorded in book/reel/volume No M96 on page 7103 and/or as fee/file/instrument/microfilm/reception No 14788
Leny, On. 97627		Record of Power Of Attorney of said County. Witness my hand and seal of County affixed. Bernetha G Letsch, County Clerk

Fee \$5.00