have made, constituted and appointed and by these presents do make, constitute and appoint ALLAN L. CRAIGMILES

my true and lawful attorney, for me and in my name, place and stead and for my use and benefit, to SIGN ANY AND ALL KOMA KLAMATH FIRST FEDERAL LOAN DOCUMENTS FOR THE REFINANCE

Lot 534, Block 127, MILLS ADDITION to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County Oregon. Also known as 824 Washburn Way

This includes any and all documents including escrow instructions/and any other appurtenant to the refinance of the above described real property.

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,

In construing this instrument and where the context so requires, the singular includes the plural. Dated Traying 10, 1997

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PATRICIA J.	MEGUIRE	12 Dec	سيد	******
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	(FORM No. 15)	STATE OF OREGON,

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County of Klamath ss.
I certify that the mist:
15th day of January
TO THE PART OF COME A SEE
nade 121/
Record of Deeds/Mortgages
of said County.
Witness my hand and seal of

Witness my hand and seal of County affixed.

Bernelha G. Letsch. Co. Clerk.

815 Washburn Way Klamath Falls, OR 97601 NAME, ADDRESS, ZIP Fee: \$10.00

By Kerdlen Ross Deputy