

DURABLE POWER OF ATTORNEY

I, SANDOR KOVACS, of Gyarmat, Hungary, appoint ELIZABETH CURTIS, my agent and attorney-in-fact with power and authority to:

1. Managing and Disposing of Assets. Take possession of, retain, change the form of, manage, maintain, improve, lease, grant options on, encumber, sell, convey, exchange, or otherwise dispose of any of my real or personal property or any interest in property, in any manner and on any terms my Agent considers to be in my best interests.

2. Checks and Notes. Receive, endorse, sign, sell, discount, deliver, and deposit checks, drafts, notes, and negotiable or nonnegotiable instruments, including any drawn on the Treasury of the United States or the state of Oregon or any other state or governmental entity.

3. Financial Institutions. Enter into any transaction with and contract for any services rendered by a financial institution, including continuing, modifying, or terminating existing accounts; opening new accounts; drawing, endorsing, or depositing checks, drafts, and other negotiable instruments; acquiring and transferring certificates of deposit; withdrawing funds deposited in my name alone or in my name and the name of any other person or

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persons; and providing or receiving financial statements. "Financial institutions" means banks, trust companies, savings banks, commercial banks, savings and loan associations, credit unions, loan companies, thrift institutions, mutual fund companies, investment advisors, brokerage firms, and other similar institutions.

4. Disclaimer. Disclaim any property, interest in property, or power to which I may be entitled; and take all steps required to make the disclaimer effective under state and federal laws, including Section 2518 of the Internal Revenue Code or any successor statute. In deciding whether to disclaim, my Agent shall consider the effect of disclaimer on taxes that may be payable, on qualification for government benefits, and on my existing estate plan.

5. Gifts. Make gifts on my behalf to or for the benefit of my agent, my agent's wife, or my agent's lineal descendants.

6. Specific Authority. To execute any and all documents relating to the small estate of Iren Gerendy; to execute any and all documents relating to assets owned by Iren Gerendy at the time of her death; to execute any and all documents relating to the Iren Gerendy Trust; receive my distributive share as beneficiary of the Iren Gerendy Trust; receive my distributive share as heir to Iren

Gerendy and beneficiary and heir of the Iren Gerendy Small Estate;
act in my place regarding any transaction related to the Iren
Gerendy Trust or the Small Estate of Iren Gerendy or assets owned
by Iren Gerendy.

7. Governing Law. The validity and construction of this
power of attorney shall be determined under Oregon law.

8. Durability. The powers granted to my Agent under this
power of attorney shall continue to be exercisable even though I
have become disabled or incompetent.

DATED: August 6, 1997.

SANDOR KOVACS

Republic of Hungary
City of Budapest } ss:
Embassy of the United
States of America }

SUBSCRIBED AND SWORN to before me this 6th day of
August, 1997.

Ann E. Woerner
Notarizing Officer

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Marion R. Curtis the 18th day
of August A.D. 1997 at 11:35 o'clock A. M., and duly recorded in Vol. M97
of Power of Attorney on Page 27059

FEE \$15.00
8.00 c.c.

Return: Marion R. Curtis
6616 Cottage Ave.
KFO 97603

By Bernice G. Latsch County Clerk