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97 OCT 30 P3:55

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POWER OF ATTORNEY

PHILIP BROWDER

TAMARA R. FARMER-BROWDER

After recording, return to (Name, Address, Zip):
PHILIP & TAMARA BROWDER

SPACE RESERVED
FOR
RECORDER'S USE

STATE OF OREGON,

County of _____ ss.

I certify that the within instrument was received for record on the _____ day of _____, 19____, at _____ o'clock _____ M., and recorded in book/reel/volume No. _____ on page _____ and/or as fee/file/instrument/microfilm/reception No. _____, Records of said County.

Witness my hand and seal of County affixed.

By _____, Deputy.

KNOW ALL BY THESE PRESENTS that I, PHILIP F. BROWDER

have made, constituted and appointed, and by these presents do hereby make, constitute and appoint TAMARA R. FARMER-BROWDER

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 otherwise for the recovery thereof, and to compromise, settle and adjust and to execute and deliver acquittances or other sufficient discharges for any of the same; to bargain, contract for, purchase, receive and take lands, tenements, hereditaments, and accept the seisin and 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 such terms and conditions and with such covenants as my attorney shall think fit; to sell, transfer and deliver all or any shares of stock owned by me in any corporation for any price and receive payment therefor, and to vote any such stock as my proxy; to bargain for, buy, sell, mortgage, hypothecate and in any and every way and manner deal in and with goods, wares and merchandise, choses in action, and 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 and in my name and as my act and deed, to sign, seal, execute, acknowledge and deliver all deeds, covenants, indentures, agreements, trust 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 in his/her absolute discretion shall deem to be for my best interests; to have access to any safe deposit box which has been rented 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 thereon or collect refunds therefrom; also The purpose of this Power of Attorney is for use in closing the purchase of real property legally described as per attached Exhibit "A" and commonly known as 13617 Cedar Trail, Unincorporated Area of Keno, OR. 97627, and to allow the above named Attorney in Fact to execute any and all security documents necessary for completion of the purchase of said real property and closing of the new loan being obtained for same.

GIVING AND GRANTING unto my attorney the full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my attorney shall lawfully do or cause to be done by virtue of these presents.

This power shall take effect (delete inapplicable phrase):

(a) on the date next written below;

(b) on the date I am adjudged incompetent by a court of proper jurisdiction.

If neither phrase 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.

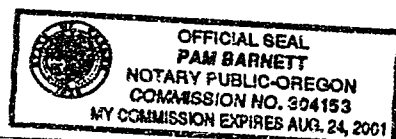
In construing this instrument, and where the context so requires, the singular includes the plural

IN WITNESS WHEREOF, I have hereunto set my hand on October 13th, 1997.

PHILIP F. BROWDER

STATE OF OREGON, County of Klamath _____ ss.

This instrument was acknowledged before me on October 13th, 1997, by PHILIP F. BROWDER



Pam Barnett
Notary Public for Oregon
My commission expires 8/15/00 Aug. 24, 2001

PARCEL 1:

All that portion of real property situated in the NW 1/4 Section 20, Township 40 South, Range 8 East of the Willamette Meridian, in the County of Klamath, State of Oregon, more particularly described as follows:

Commencing at the Northwest corner Lot 4, Block 5, Tract No. 1083, CEDAR TRAILS, a subdivision recorded in the Official Records of Klamath County, Oregon, said corner being marked by a 1/2 inch diameter iron pin; thence South 00 degrees 02' 50" East along the line common to Lots 4 and 5, Block 5 of said subdivision 421.63 feet to a 1/2 inch diameter iron pin and the true point of beginning for the herein described property; thence continuing along the line common to Lots 4 and 5, South 00 degrees 02' 50" East 210.81 feet to a 1/2 inch diameter iron pin on the North line of a 60 foot roadway right of way known as Cedar Trails; thence along the North line of Cedar Trails, North 89 degrees 45' 08" East 345.00 feet to a 1/2 inch diameter iron pin marking the Southeast corner of Lot 4; thence along the line common to Lots 3 and 4, North 00 degrees 02' 50" West 210.89 feet; thence South 89 degrees 44' 20" West 345.00 feet to the true point of beginning.

CODE 226 MAP 4008-20BO TL 600

Continued on next page

EXHIBIT "A" CONTINUED

PARCEL 2:

Lot 4, Block 5, Tract No. 1083, CEDAR TRAILS, in the County of Klamath, State of Oregon. LESS that portion deeded to Bruce Ray Gilensky recorded December 22, 1980 in Book M-80 at Page 24828, more particularly described as follows:

Commencing at the Northwest corner of Lot 4, Block 5, Tract No. 1083, CEDAR TRAILS, a subdivision recorded in the Official Records of Klamath County, Oregon, said corner being marked by a 1/2 inch diameter iron pin; thence South 00 degrees 02' 50" East along the line common to Lots 4 and 5, Block 5, of said subdivision 421.63 feet to a 1/2 inch diameter iron pin and the true point of beginning for the herein described property; thence continuing along the line common to Lots 4 and 5, South 00 degrees 02' 50" East 210.81 feet to a 1/2 inch diameter iron pin on the North line of a sixty foot (60.00) roadway right of way known as Cedar Trail; thence along the North line of Cedar Trail, North 89 degrees 45' 08" East 345.00 feet to a 1/2 inch diameter iron pin marking the Southeast corner of Lot 4; thence along the line common to Lots 3 and 4, North 00 degrees 02' 50" West 210.89 feet; thence South 89 degrees 44' 20" West 345.00 feet to the true point of beginning.

CODE 227 MAP 4008-20BO TL 800
CODE 227 MAP 4008-20BO TL 700

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title & Escrow the 30th day
of October 19 97 A.D., at 3:55 o'clock P.M., and duly recorded in Vol. M97
of Deeds on Page 35981

By Bernetha G. Letsch, County Clerk
Kathleen R. Rasmussen

FEE \$20.00