POWER OF ATTORNEY

MELVIN E. BARNEY KNOW ALL MEN BY THESE PRESENTS, That I,

have made, constituted and appointed and by these presents do make, constitute and appoint GINA S. BARNEY

Lot 9, BLock 3, CASA MANANA, in the County of Klamath, State of Oregon.

my true and lawful attorney, for me and in my name, place and stead and for my use and benefit, to Execute any and all documents, escrow instructions, and any other item necessary to facilitate acquiring an additional advance from Klamath First Federal Savings & Loan Association only as it relates to property described as:

Ming 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 persecally present, hereby ratifying and confirming all that my said attorney shall lawfully do or cause to be done,

Dated . In construing this insequent and where the context so requires, the singular includes the plural.

Melvin E. Barney Jr.

STATE OF OREGON, County of ...

This instrument was acknowledged before me on

December

I certify that the within instru-

OFFICIAL SER Melvin E. Barney Jr. TRACIE V. CHANDLER NOTARY PUBLIC - OREGON COMMISSION NO. 033938 MY COMMISSION EXPIRES JUL 06, 1998

Notary Public for Oregon

POWER OF ATTORNEY

(FORM No. 15)

Melvin E. Barney, Jr.

TO

Gina S. Barney

AFTER RECORDING RETURN TO

KLAMATH FIRST FEDERAL S&LA 2300 MADISON STREET KLAMATH FALLS, OR 97603

NAME, ADDRESS, ZIP

FOR RECORDER'S USE at 3:18 ... o'clock .P.M., and recorded in

STATE OF OREGON.

book/reel/volume No. M97 on page 40716 or as fee/file/instrument/microtilm/reception No. 50143

ment was received for record on the .15th day of December 19 97

County of Klamath

Record of Power of Attorney of said County.

Witness my hand and seal of County affixed.

Bernetha G. Letsch, Co. Clerk

Fee: \$5.00