

52567

William M. Ganong
 Attorney at Law
 514 Walnut Avenue
 Klamath Falls, OR 97601

98 FEB -3 P1:34

UNIFORM STATUTORY FORM POWER OF ATTORNEY
(California Probate Code Section 4401)

NOTICE: THE POWERS GRANTED BY THIS DOCUMENT ARE BROAD AND SWEEPING. THEY ARE EXPLAINED IN THE UNIFORM STATUTORY FORM POWER OF ATTORNEY ACT (CALIFORNIA PROBATE CODE SECTIONS 4400-4465). IF YOU HAVE ANY QUESTIONS ABOUT THESE POWERS, OBTAIN COMPETENT LEGAL ADVICE. THIS DOCUMENT DOES NOT AUTHORIZE ANYONE TO MAKE MEDICAL AND OTHER HEALTH-CARE DECISIONS FOR YOU. YOU MAY REVOKE THIS POWER OF ATTORNEY IF YOU LATER WISH TO DO SO.

I, **STEVEN M. KOBLEIN**, residing at 2423 South Dr.
Santa Clara, Calif 95051 California appoint **MICHELE G. DULSKY**, residing at 3302
 Glendora Drive, San Mateo, California, as my agent (attorney-in-fact) to act for me
 in any lawful way with respect to the following initialed subjects:

TO GRANT ALL OF THE FOLLOWING POWERS, INITIAL THE LINE IN FRONT OF (N) AND IGNORE THE LINES IN FRONT OF THE OTHER POWERS.

TO GRANT ONE OR MORE, BUT FEWER THAN ALL, OF THE FOLLOWING POWERS, INITIAL THE LINE IN FRONT OF EACH POWER YOU ARE GRANTING.

TO WITHHOLD A POWER, DO NOT INITIAL THE LINE IN FRONT OF IT. YOU MAY, BUT NEED NOT, CROSS OUT EACH POWER WITHHELD.

INITIAL

- | | | |
|------------|----|--|
| <u>SMK</u> | A. | Real property transactions. |
| _____ | B. | Tangible personal property transactions. |
| _____ | C. | Stock and bond transactions. |
| _____ | D. | Commodity and option transactions. |
| _____ | E. | Banking and other financial institution transactions. |
| _____ | F. | Business operating transactions. |
| _____ | G. | Insurance and annuity transactions. |
| _____ | H. | Estate, trust, and other beneficiary transactions. |
| _____ | I. | Claims and litigation. |
| _____ | J. | Personal and family maintenance. |
| _____ | K. | Benefits from social security, medicare, medicaid, or other governmental programs, or civil or military service. |
| _____ | L. | Retirement plans transactions. |
| _____ | M. | Tax matters. |
| _____ | N. | ALL OF THE POWERS LISTED ABOVE. |

3390

YOU NEED NOT INITIAL ANY OTHER LINES IF YOU INITIAL LINE (N).

SPECIAL INSTRUCTIONS

ON THE FOLLOWING LINES YOU MAY GIVE SPECIAL INSTRUCTIONS LIMITING OR EXTENDING THE POWERS GRANTED TO YOUR AGENT.

1. Without in any way limiting the foregoing grant of powers, my agent shall have all of the powers set forth in Exhibit A attached hereto and signed by me, and by reference incorporated herein.

2. _____

UNLESS YOU DIRECT OTHERWISE ABOVE, THIS POWER OF ATTORNEY IS EFFECTIVE IMMEDIATELY AND WILL CONTINUE UNTIL IT IS REVOKED.

This Power of Attorney will continue to be effective even though I become incapacitated.

STRIKE THE PRECEDING SENTENCE IF YOU DO NOT WANT THIS POWER OF ATTORNEY TO CONTINUE IF YOU BECOME INCAPACITATED.

EXERCISE OF POWER OF ATTORNEY WHERE MORE THAN ONE AGENT DESIGNATED

If I have designated more than one agent, the agents are to act _____.

IF YOU APPOINTED MORE THAN ONE AGENT AND YOU WANT EACH AGENT TO BE ABLE TO ACT ALONE WITHOUT THE OTHER AGENT JOINING, WRITE THE WORD "SEPARATELY" IN THE BLANK SPACE ABOVE. IF YOU DO NOT INSERT ANY WORD IN THE BLANK SPACE, OR IF YOU INSERT THE WORD "JOINTLY", THEN ALL OF YOUR AGENTS MUST ACT OR SIGN TOGETHER.

I agree that any third party who receives a copy of this document may act under it. Revocation of the Power of Attorney is not effective as to a third party until the third party has actual knowledge of the revocation. I agree to indemnify the third party for any claims that arise against the third party because of reliance on this Power of Attorney.

Signed this 10 day of October, 1997

[Signature]
Signature

547-59-2152
Social Security Number


STATE OF CALIFORNIA

COUNTY OF Santa Clara

BY ACCEPTING OR ACTING UNDER THE APPOINTMENT, THE AGENT ASSUMES THE FIDUCIARY AND OTHER LEGAL RESPONSIBILITIES OF AN AGENT.

EXHIBIT A
STANDARD POWERS GRANTED TO AGENT

1. To collect, receive and receipt for any and all sums of money or payments due, or to become due to me; and to cash, endorse, deposit, or otherwise negotiate, all checks, drafts, warrants and money orders, payable to me or to my order, and to deposit in my name in any bank or banks any and all monies collected or received for me and to make withdrawals therefrom; and to pay any and all bills, accounts, claims and demands now or hereafter payable by me.
2. To contract for, purchase, receive, take possession of, lease, rent, sell, release, convey, assign, mortgage, convey by way of deed of trust, and otherwise hypothecate lands, tenements, hereditaments and other real property, or any interest therein, of every kind and description.
3. To contract for, purchase, receive, take possession of, lease, rent, sell, release, assign, transfer, mortgage, pledge, hypothecate, and grant a security interest in, goods, wares, merchandise, stocks, bonds, notes, bills of lading, contracts, choses in action and other personal property, or any interest therein, of every kind and description.
4. To act for me in any and all ways in any business in which I now am, or have been, or may be, engaged or interested in any way.
5. To make, sign, seal, execute, acknowledge and deliver, deeds, leases, assignments, covenants, contracts, mortgages, security instruments, deeds of trust, reconveyances under deeds of trust, escrow instructions, hypothecations, notices, bills of lading, bills of sale, bonds, notes, receipts, evidences of debts, releases, satisfactions of mortgages, satisfactions of judgments, and other instruments in writing of every kind and description.
6. To attend meetings of stockholders of all corporations in which I own stock, with full power to vote and act for me at any such meetings; and to exercise in person or by proxy any and all rights which I may have in connection with any such stock.
7. To commence, prosecute, or enforce, or to defend, answer or oppose, all actions, suits or other legal proceedings of every kind and description, in which I am now, or may become, engaged or interested in any way; and to compromise, refer to arbitration, or to submit to judgment the issues in any such action or proceedings, whether before or after suit may be actually commenced.
8. To transfer assets belonging to me to a revocable inter vivos trust of which I am a grantor.
9. To make gifts within the limits of the then applicable Federal Gift Tax Annual Exclusion to any one or more of the group composed of my then living issue and their spouses.
10. To do, execute and perform any other act, deed, matter, or thing, that in the agent's opinion ought to be done, executed, or performed in conjunction with this power of attorney, of every kind and nature, as fully and effectively as I could do if personally present. The enumeration of specific items, acts, rights, or powers in this instrument does not limit or restrict, and is not to be construed or interpreted as limiting or restricting, the general powers granted to the agent except where powers are expressly restricted. This instrument is intended to be a durable general power of attorney.



 signature

CERTIFICATE OF ACKNOWLEDGEMENT OF NOTARY PUBLIC

STATE OF CALIFORNIA

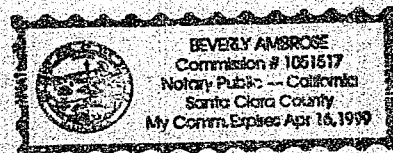
))
S.S.COUNTY OF Santa Clara

On Oct. 10, 1997, before me, Beverly Ambrose Notary Public, personally appeared STEVEN M. KOBLEIN personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Beverly Ambrose
Signature

Seal:



STATE OF OREGON, COUNTY OF KLAMATH : ss.

Filed for record at request of _____ the 3rd day
of February A.D., 19 98 at 1:34 o'clock P. M., and duly recorded in Vol. MS 8
of _____ Deeds on Page 3389

FEE \$30.00

By Bernetha G. Letsch, County Clerk
Kathleen Kosa