

KNOW ALL MEN BY THESE PRESENTS, That I, DONALD W. DAY AND
KAREN C. DAY

have made, constituted and appointed and by these presents do make, constitute
and appoint HEATHER L. MORAN

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 necessary to purchase, mortgage,
and hypothecate, including but not limited to deeds, contracts, earnest money
agreements, escrow instructions, miscellaneous lender originated documents, and to
receive and to disburse any and all funds CONCERNING the following described
property:

4430 GREENSPRINGS DRIVE, , KLAMATH FALLS, OR 97601
more particularly described as follows:

Lot 2 in Block 2 of STEWART ADDITION, according to the official plat
thereof on file in the office of the County Clerk of Klamath County,
Oregon.

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
or my said attorney shall lawfully do or cause to be done by virtue hereof.

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

Dated 2-10, 1998.

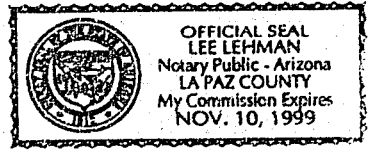
[Signature]
DONALD W. DAY

[Signature]
KAREN C. DAY

STATE OF Arizona
COUNTY OF La Paz SS. 10 February 1998

Personally appeared the above named DONALD W. DAY AND KAREN C. DAY

and acknowledged the foregoing instrument to be their voluntary act.



Before me:
[Signature]
Notary Public for Arizona
My commission expires 10 Nov 1999

(seal)

=====

POWER OF ATTORNEY

STATE OF OREGON, }
County of Klamath } ss

I certify that the within instrument
was received for record on the 19th day
of February, 1998, at 11:37
o'clock A.M., and recorded in book/reel
/volume No. M98 on page 5301 or as
fee/file/instrument/microfilm/reception
No. 53355, Record of Mortgages of said
County.
Witness by my hand and seal of County affixed

AFTER RECORDING RETURN TO:

HEATHER L. MORAN
4430 GREENSPRINGS DRIVE
KLAMATH FALLS, OR 97601
NAME, ADDRESS, ZIP

Bernetha G. Letsch, Co. Clerk
NAME TITLE
By [Signature] Deputy

Fee: \$10.00

98 FEB 19 AM 1:37