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MTC 42510-LW POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS that I, RICHARD A. SPIELMAN, of Klamath Falls, Oregon, do hereby make, constitute and appoint KRISTINE A. RIGGS, of Klamath Falls, Oregon, my true and lawful agent and attorney in fact for me and in my name, place and stead:

To demand, sue for, collect, recover and receive all claims, debts, moneys, securities for money, goods, chattels and personal property of every kind or nature to which I may now or hereafter be or become entitled, or which are now or may hereafter become due, owing or payable to me from any person or persons, firms or corporations whomsoever, including moneys on deposit with banks, and in my name to give effectual receipts and discharges for the same; to make, sign and deliver checks drawn against my account with any bank or banker or trust company, whether drawn to the individual order or tendered in payment of the individual obligations of my said attorney or otherwise, without inquiry as to the circumstances of their issue or the disposition of their proceeds, and to settle and adjust my accounts with any bank, banker or trust company;

To collect, receive, and hold any moneys, securities or other property, real or personal, to which I may at any time become entitled as heir-at-law or as beneficiary under the last will and testament of any decedent; to appear for and represent me in any proceeding, whether pending in any court or otherwise, relating to any estate in which I may at any time be interested as heir-at-law, legatee, devisee or otherwise, and to take all steps and proceedings in connection therewith as my said attorney deems necessary, proper or advisable;

To make, draw, execute, endorse, accept and deliver any and all bills of exchange, checks, drafts, notes and other commercial paper or evidences of indebtedness; to waive demand, notice and notice of protest, and to enter into and execute all contracts;

To pay all sums of money at any time or times that may now or may hereafter be owing by me irrespective as to the manner in which such indebtedness

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may arise or be incurred, or whether the same be evidenced by any note, check, draft or other written instrument or not:

To adjust, settle, compromise or submit to arbitration any accounts, debts, claims and demands, disputes and matters now subsisting or which may hereafter arise between me and any other person or persons, firms or corporations, or between my said attorneys and any other person or persons, firms or corporations;

To institute and prosecute any and all suits or proceedings of any kind or nature whatsoever for the collection of any claim or demand which may be due me or for establishing or enforcing any rights, claims, interests or liens in or to any property; to discontinue or dismiss any such action or proceedings; to appear in, answer or oppose all actions or other proceedings which may be instituted against me at any time or affecting any property or property right or interest which I now or hereafter may have of any kind or nature whatsoever;

To sell, mortgage or hypothecate any and all shares of stock, bonds or other securities or property now or hereafter belonging to me, and to make, execute and deliver any and all assignments of any such shares of stock, bonds or other securities or property, either absolutely or as collateral security;

To appear and represent me as my attorney and proxy and to exercise all voting power with respect to any shares of stock or other securities which I may now or may hereafter own, at any meeting or meetings of the stockholders of any corporation or corporations, domestic or foreign, in which I may own any such stock, or at any meeting or meetings of any security holders or creditors; to execute and deliver any proxy or proxies or other instruments in my name and on my behalf, authorizing others to vote and act with respect to any such shares of stock or securities, and without limiting the generality of the foregoing, to vote on the reorganization of any such corporation, or the sale, lease or other disposition of all of its property and assets, or of

any substantial part thereof, and also upon the merger or consolidation with another corporation or other corporations, and also upon the matter of the liquidation or dissolution of any such corporation or corporations;

To waive notice of any meeting or meetings of stockholders, and to sign or join with other stockholders in signing any consent to any corporate action of whatever nature;

To deposit any and all moneys received with any bank or banker or trust company, broker or other agent, and to draw out such moneys from time to time, or to invest the same, and from time to time to sell, vary and dispose of such investments without being in anywise liable or chargeable for any loss incurred by reason of making or retaining any such investment or investments;

To lease, let, bargain, sell, contract to sell, convey, exchange, release and dispose of any real or personal property of which I am now or hereafter may be possessed or in which I may have any right, title or interest, for any price or sum and upon such terms and conditions as my said attorney may deem proper;

To take possession of, manage, maintain, operate, repair and improve any and all real or personal property now or hereafter belonging to me, to pay the expense thereof, to insure and keep the same insured and to pay any and all taxes, charges and assessments that may be levied or imposed upon any thereof;

To prepare, or cause to be prepared, and to make, execute and file any and all income tax returns and other returns, refund claims, statements, schedules or documents which it may become necessary or desirable to file in my behalf, and to pay all taxes which may come due, or which may be assessed against me, together with all interest or penalties thereon; and to make any settlement or compromise with reference to any taxes; and to collect any and all refunds or other sums due me from any taxing authority;

To have access to any safe deposit box leased in my name and to withdraw therefrom any of its contents;

To receive, collect and acquire any payments, pensions, credits, vouchers or rights to which I may now or may hereafter be entitled from the Social Security Administration, any governmental or quasi-governmental institution or authority, or any previous employer, and to pay, remit, disburse or exercise the same in such manner as my said attorney shall deem proper;

To appoint and substitute any agents or attorneys for any or all of the purposes aforesaid and to revoke their authority at pleasure;

Without in anywise limiting the foregoing, generally to do, execute and perform any other act, deed, matter or thing whatsoever, which in the opinion of my said attorney ought to be done, executed or performed, of every kind and nature whatsoever, as fully and effectually as I could do if personally present.

It is my intention by this power of attorney to constitute and appoint the said KRISTINE A. RIGGS, my universal attorney in fact, and to vest in her full and complete power and authority to deal with all of my real and personal property, both tangible and intangible; to sell and dispose of the same, and to execute all papers, documents, deeds or other instruments which my said attorney may deem necessary or proper in connection with the protection, management, sale or disposition of my estate, and to do each and every act in and about my property which I may now own or which I may hereafter own, as fully as I might do if personally present, whether such acts are expressly herein-above enumerated or not, and I do hereby ratify and confirm each and every act and thing which my said attorney may do in and about the premises by virtue of these presents.

Each and every act and thing which my said attorney may do or cause to be done in my name shall be conclusively deemed to be authorized by this instrument, whether such act or thing is hereinabove expressly enumerated or not.

Deputy.

This power of a all previous powers of atto	ttorney revokes and supersedes rney given by me.
this 33 day of Leember	OF, I have hereunto set my hand , 1982.
	Richard A. Spielman
STATE OF OREGON)	
County of Multnomah) ss.	<u>/2-273</u> , 1982
Personally appea SPIELMAN and acknowledged the voluntary act and deed.	red the above named RICHARD A. he foregoing instrument to be his
Before me:	
	Notary Public for Oregon My commission expires:
ANNETTE PETZNICK	
NOTARY PUBLIC — OREGON MY COMMISSION EXPIRES 12/19/86	STATE OF OREGON, County of Klamath SS.
AT COMMISSION EXPIRES. C.S./L.J.C.C.	Filed for record at request of: Amerititle
	A.D., 1998
	at 9:46 o'clock AM and duly recorded in Vol. M98 of Power of Page 17382
	Atternals Letsch, County Clerk
	Fee, \$25.00 Denury
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