

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That I, RAYMOND A. HATCHER have made, constituted and appointed and by these presents do make, constitute and appoint DAWN M. HATCHER 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 mortgage, 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:

LOT 4 IN BLOCK 9 OF RAINBOW PARK ON THE WILLIAMSON, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON; TOGETHER WITH AN UNDIVIDED 1/68TH INTEREST IN LOTS 4 AND 5 IN BLOCK 1.

(aka: 818 ASPENTOP DRIVE, CHILOQUIN, OR 97624)

with all the privileges and appurtenances thereunto belonging or in anywise appertaining, and for me and in my name to make out, execute, acknowledge and deliver proper deeds of conveyance of the same with or without covenants of seisin, freedom from encumbrances and warranty.

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's substitute or substitutes shall lawfully do or cause to be done by virtue hereof.

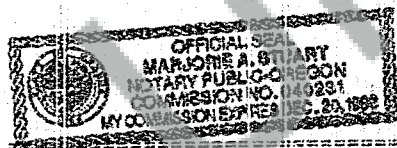
In construing this instrument and where the context so requires, the singular includes the plural.

Dated June 1, 1998.

Raymond A. Hatcher
RAYMOND A. HATCHER

STATE OF OREGON, County of KLAMATH) ss. 6-2-98

Personally appeared the above named RAYMOND A. HATCHER and acknowledged the foregoing to be his voluntary act and deed.



Before me:

Marjorie A. Bryant
Notary Public for Oregon

My Commission expires 12/20/98

POWER OF ATTORNEY

Raymond A. Hatcher

to

Dawn M. Hatcher

STATE OF OREGON)

) ss.

County of Klamath)

I certify that the within instrument was received for record on the 9th day of June, 1998 at 1:33 o'clock P.m., and recorded in book/reel/volume No. M98 on page 19613 or as fee/file/instrument/microfilm/reception No. 59465, Record of Deeds of said County.

Witness by hand and seal of County affixed

AFTER RECORDING RETURN TO:

Dawn M. Hatcher
P.O. Box 1409
Chiloquin, OR 97624

Bernetha G. Letsch, Co. Clerk

Name

By Kathleen Rose

Title

Deputy

Fee: \$10.00