

POWER OF ATTORNEY TO PURCHASE, REFINANCE, REAL ESTATE

KNOW ALL MEN BY THESE PRESENTS, That I, GLENDA J. GARDINER

have made, constituted and appointed and by these presents do make,
constitute and appoint WILLIAM T. GARDINER 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, 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 3 of Tract 1203 - Country Village, 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.

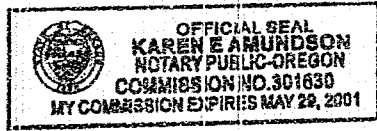
Dated June 2, 1998

Alfred J. Hardner

STATE OF OREGON, County of Klamath) ss. June 2, 19 98

Personally appeared the above named Glerda J. Gardiner

_____ and acknowledged the foregoing instrument to be
her voluntary act and deed.



Before Me:

NOTARY PUBLIC FOR OREGON
My Commission Expires: 5-29-01

POWER OF ATTORNEY

Glenda J. Gardiner:

to
Gardiner

STATE OF OREGON
County of KLAMATH

I certify that the within instrument was received for record on the 11TH day of JUNE, 1998, at 9:01 o'clock A.m., and recorded in book/reel /volume No. N98 on page 19871 or as fee/file/instrument/microfilm/reception No. 59581, Record of DEEDS of said County.

Witness by my hand and seal of County affixed

AFTER RECORDING RETURN TO:

BERNETHA G. LETSCH, COUNTY CLERK

Name	Title
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By Charles M. Mink Deputy

4430 Sue D.

Klamath Falls, Or 97601

FEE \$10.00