

'98 JUN 16 P3:34

MTC 44736-MS
SPECIAL POWER OF ATTORNEY

I, Maria T. Bradbury, residing at 5453 Glenridge Way, Klamath Falls, Oregon 97603, hereby appoint Mark F. Bradbury, MD of 5453 Glenridge Way, Klamath Falls, Oregon 97603, as my Attorney-in-Fact ("Agent").

My Agent shall have full power and authority to act on my behalf but only to the extent permitted by this Special Power of Attorney. My Agent's powers shall include the power to:

1. Mortgage or encumber any interest of mine in real estate that is used by me as a personal residence and is located at:
11629 Merganser Rd
Running Y Resort, OR
and legally described on the attached Exhibit.

This power shall include the power to (i) mortgage or encumber on such terms as my Agent shall deem appropriate, subject to the limitations (if any) stated above, (ii) sign any documents (including a mortgage or deed of trust), and (iii) take any other action that may be required to effect such mortgage or encumbrance.

If the Agent is my spouse, then I also hereby appoint Lori Burno as my substitute Agent solely for the purpose of releasing any homestead interests or other property rights (of whatever nature) which under local law may not be released by my spouse.

2. Obtain credit or borrow money as deemed appropriate by my Agent. This power shall include the power to (i) obtain credit upon such terms as my Agent may deem appropriate, subject to the limitations (if any) stated above, (ii) sign any documents (including notes, credit agreements, security agreements, and financing statements), and (iii) take any other action that may be required to complete the above transaction.

I hereby grant to my Agent the full right, power, and authority to do every act, deed, and thing necessary or advisable to be done regarding the above powers, as fully as I could do if personally present and acting.

Any power or authority granted to my Agent under this document shall be limited to the extent necessary to prevent this Power of Attorney from causing (i) my income to be taxable to my Agent, (ii) my assets to be subject to a general power of appointment by my Agent, and (iii) my Agent to have any incidents of ownership with respect to any life insurance policies that I may own on the life of my Agent.

My Agent shall not be liable for any loss that results from a judgment error that was made in good

faith. However, my Agent shall be liable for willful misconduct or the failure to act in good faith while acting under the authority of this Power of Attorney.

I authorize my agent to indemnify and hold harmless any third party who accepts and acts under this document.

My Agent shall not be entitled to any compensation, during my lifetime or upon my death, for any services provided as my Agent. My Agent shall not be entitled to reimbursement of expenses incurred in connection with this Power of Attorney.

My Agent shall provide an accounting for all funds handled and all acts performed as my Agent, if I so request or if such a request is made by any authorized personal representative or fiduciary acting on my behalf.

This Power of Attorney shall become effective immediately. This Power of Attorney shall continue effective until June 30, 1998. This Power of Attorney may be revoked by me at any time by providing written notice to my Agent.

Dated June 11, 1998, at Klamath Falls, Oregon.

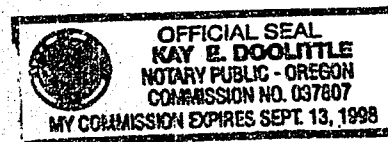
Maria T. Bradbury
Maria T. Bradbury

State/Commonwealth of Oregon
County/City of Klamath

This instrument was acknowledged before me on this 11th day of June, 1998 by Maria T. Bradbury.

Kay E. Doolittle
Notary Public

Loan officer
Title (and Rank)
My commission expires 9-13-98



After recording, return to:

Mark P. Bradbury
5453 Ridgecrest Way
Klamath Falls, OR 97603

20716-A

EXHIBIT "A"
LEGAL DESCRIPTION

Lot 100, RUNNING Y RESORT, PHASE 2, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Amerititle the 16th day
of June A.D., 19 98 at 3:34 o'clock P M., and duly recorded in Vol. M98,
of Deeds on Page 20715.

FEE \$20.00

By Kathleen Ross Bernetha G. Letsch, County Clerk