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AMT 45627

## DURABLE POWER OF ATTORNEY

I, Lester A. Lodien, as Principal, residing at 1839 Carter Lane, Springfield, OR 97477, have this day appointed my wife, Mary A, Lodien to serve as my Agent and Attorney in fact, and to exercise the powers set forth below:

My Agent is authorized in my Agent's sole and absolute discretion from time to time and at any time, with respect to any and all of my property and interest in property, real, personal, intangible and mixed as follows:

- my property, real of personal 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.
- 2. To collect and receive any money, property, debts or claims whatsoever, as are now or shall hereafter become due, owing and payable or belonging to me, to forgive or discharge for any of the same.
  - 3. To make expenditures for my care, maintenance, support and general welfare.
- To retain any property which comes into the possession of my attorney in the form in which it was received and to make investments and changes of investments in such securities. including common and preferred stocks of corporations, or other property, real or personal, as my attorney may deem prudent.
  - 5. To pay my debts and other obligations.

To sur upon defend compromise, submit to arbitration or adjust any controversies in which I may be interested and to act in my name in any complaints, proceedings or suits with all the powers I would be sufficiently personally present and under no legal disability.

To bangain work buy and deal in property and goods of every description.

- 8. To convey, grant, SeTT, mortgage, pledge, consign, lease, and in any and every manner deal in and with my property, both real and personal.
- $9.\$ To advance my said attorney's own funds on my behalf and to borrow any sums of money on such terms and at such rates of interest as to my said attorney may seem proper and to give security for the repayment of the same.
- 10. To make and deliver any deeds, conveyances, contracts, covenants and other instruments, undertakings or agreements, either orally or in writing, of whatever kind and nature, including the right to supply the legal description of any real property involved in any of the foregoing documents, which my said attorney in my attorney's discretion shall deem to be for my best interests.
- 11. To sign. endorse, sell, discount, deliver and/or deposit checks, drafts, notes and negotiable or nonnegotiable instruments, including any payments to me drawn on the Treasury of the United States or the State of Oregon or any other state or governmental entity, and to accept drafts.
  - 12. To appear and vote for me in person or as my proxy at any corporate or other meeting.
- 13. To have access to any safe deposit box which has been rented in my name, or in the name of myself and any other person or persons.
- 14. To do and perform every act necessary or desirable and to serve as representative payee with respect to rights and entitlements for my benefit from Social Security. Medicare.
- 15. To make investments and changes of investments in such income bearing securities, including common and preferred stocks of corporations, or other property, real or personal, as my said attorney in her discretion may deem prudent, and to hold my securities in the name of her nominee or unregistered in such form that transfer thereof may be effected by delivery.
- 16. To withdraw any monies deposited with any bank, mutual savings bank, credit union, savings and loan association, mutual fund, money market account, investment advisor or broker in my name or in the name of myself and any other person or persons and generally to do any business with any such financial institution or agency on my behalf.
- 17. To appoint and substitute for my said attorney any agents or attorneys for any or all of the purposes specified in this document, and their authority at pleasure to revoke.
- 18. To sign tax returns on my behalf, and to represent me, or obtain representation for me, at any proceeding involving taxing authorities, including any tax audit or collection action.
- 19. To act on my behalf in dealing with my pension and retirement plans, including the power to make voluntary contributions, borrow from any retirement plan, elect or select pay out options, and take any other steps which I might take on my own behalf with regard to my retirement and/or pension plans.
- 20. To convert joint assets into sole ownership of the other joint tenant, and also to liquidate any jointly held assets and to direct the investment holder to make the check to liquidate the distribution to the benefit of only one of the joint owners.

Return to: Mary A. Lodien 1839 Carter Lane Springfield, OR'97477

- 21. To redirect my mail.
- 22. To cancel or continue my credit cards and/or any credit or charge accounts.
- 23. To take custody of my Will, deeds, life insurance policies, contracts, securities or other important papers.
- 24. To reform any estate planning documents, other than Wills, if they prove to be defective after incompetency.
- 25. To make any decisions which the holder of the power may, in her own discretion, determine necessary for disposing of or transferring my property in order to effect the best result possible for my entitlement to public services or benefits.
- 26. I authorize the holder of this Power of Attorney to make gifts to herself, and to arrange for transfers of jointly held property of mine to her name alone, and when the power with my full prior approval and without any prohibition against self-dealing.

I authorize my said attorney for me and in my name generally to do and perform all and every act and thing whatsoever requisite, desirable or necessary to be done in the premises, to now owned or hereafter acquired, as my attorney may deem for my best interests, and to execute hereby releasing and saving harmless all third persons from responsibility for the acts and against loss, expense and liability. Third persons may rely upon the continued validity of this Power of Attorney until receiving actual knowledge of its revocation.

I expressly declare that I am familiar with the provision of ORS 127.005 and that the powers of my attorney herein described shall be exercisable by my said attorney on my behalf notwithstanding that I may become legally disabled or incompetent.

All questions pertaining to validity, interpretation and administration of this power shall be determined in accordance with the laws of Oregon.

IN WITNESS WHEREOF. I have hereunto set my hand this 2nd day of April. 1998.

Lester A. Lodien
Lester A. Lodien

STATE OF OREGON

County of Lane.

SS.

On this 2nd day of April, 1998, before me personally appeared Mary A. Lodien and acknowledged to me that he executed this power of attorney freely and voluntarily.

CPTPCAL 2584.

KELEN B. HESENIL

NOTARY PUBLIC - OREGON

COMMISSION NOJSTED

LIV COMMISSION EPPRET MAR, 78, 2658

Notary Public for Gregon
My Commission Expires: Marse, 2

SIGNATURE OF AGENT

Agent acknowledges that the following is Agent's signature:

Mary A. Lodden

Subscribed and sworn to before me this 2nd day of April. 1998.

Fce,

OFFICIAL SEAL
MELEN B. HOLIDEL
MOTARY PUBLIC - ONEGON
COMMISSION NO.051290
MY COMMISSION EXPRES MAR, EL, 2000

Notary Public for Gregon
My Commission Expires: May 26, 2000

STATE OF OREGON, County of Klamath ss.

Filed for record at request of:

\$10.00

Amerititle
on this 26th day of August A.D., 1998
at 3:33 o'clock P. M. and duly recorded
in Vol. M98 of Power of Attorpey 31418

Bernetha G. Letsch, County Clerk
By Latthur

Deputy.

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