

KNOW ALL MEN BY THESE PRESENTS, That I, FARRELL T. CUMMINGS
have made, constituted and appointed, and by these presents
do hereby make, constitute and appoint CHERYL L. CUMMINGS
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 sell and
convey, mortgage and 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:

310 PACIFIC TERRACE, , KLAMATH FALLS, OR 97601
more particularly described as follows:

LOT 5 IN BLOCK 42, HOT SPRINGS ADDITION TO THE CITY OF KLAMATH FALLS,
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE
COUNTY CLERK OF KLAMATH COUNTY, OREGON

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 in and about the premises, as fully to all intents and purposes as I
might or could do if personally present, with full power of substitution and
revocation, 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 of these presents.

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

Dated AUGUST 26, 19 98.

Farrell T. Cummings

FARRELL T. CUMMINGS

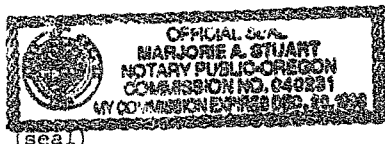
STATE OF Oregon

SS. August 26 19 98

COUNTY OF Klamath

Personally appeared the above named Farrell T. Cummings

and acknowledged the foregoing instrument to be his voluntary act.



(seal)

Before me

Marjorie A. Stuart

Notary Public for Oregon

My commission expires 12-20-98

POWER OF ATTORNEY

STATE OF OREGON,

Farrell T. Cummings

County of Klamath

to

Cheryl L. Cummings

I certify that the within instrument
was received for record on the 1st day
of September, 19 98, at 11:17
o'clock A. M., and recorded in book/reel
/volume No. M98 on page 32136 or as
fee/file/instrument/microfilm/reception
No. 65537, Record of Deeds of said
County.

Witness by my hand and seal of County affixed

AFTER RECORDING RETURN TO:

Cheryl L. Cummings

c/o 286 Lincoln

San Luis Obispo, CA 93405

NAME, ADDRESS, ZIP

Bernetha G. Letsch, Co. Clerk

NAME

TITLE

By

Kathleen Ross

Deputy

Fee: \$10.00