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POWER OF ATTORNEY

James M. Edwards
6441 Bryant
Klamath Falls, Oregon 97603

to
Gayle P. Nicholson
1889 Austin Street
Klamath Falls, Oregon 97603

After recording, refer to (Name, Address, Zip):

Gayle P. Nicholson
1889 Austin Street
Klamath Falls, Oregon 97603

SPACE RESERVED
FOR
RECORDER'S USE

Fee: \$10.00

ATC 2947

STATE OF OREGON,

County of Klamath } ss.

I certify that the within instrument
was received for record on the 28th day
of October, 19 98, at
3:42 o'clock P.M., and recorded in
book/reel/volume No. M98 on page
39622 and/or 68781 as

fee/file/instrument/microfilm/reception No.
Deed Records of said County.

Witness my hand and seal of County
affixed.

Bernetha G. Letsch, Co. Clerk

NAME

TITLE

By Kathleen Ross, Deputy

KNOW ALL BY THESE PRESENTS that I, James M. Edwards

have made, constituted and appointed, and by these presents do hereby make, constitute and appoint
Gayle P. Nicholson

my true and lawful attorney for me and in my name, place and stead, and for my use and benefit: to demand, sue for, recover, collect and receive all such sums of
money, debts, rents, dues, accounts,

associated with the foreclosure of property located at 927 Addison Street, Klamath Falls,
Oregon, Klamath County Map & Tax Lot # R-3809-029BD-05700-000.

GIVING AND GRANTING unto my attorney the 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 attorney shall lawfully do or cause to be done by virtue of these presents.

This power shall take effect (delete inapplicable phrase):

(a) on the date next written below;

(b) on the date I am adjudged incompetent by a court of proper jurisdiction.

If neither phrase is deleted, this power shall take effect on the date next written below.

My attorney and all persons unto whom these presents shall come may assume that this power of attorney has not been revoked until given actual notice
either of such revocation or of my death.

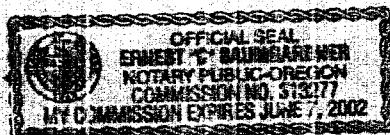
In construing this instrument, and where the context so requires, the singular includes the plural.

IN WITNESS WHEREOF, I have hereunto set my hand on September 12, 19 98.

James M. Edwards
James M. Edwards

STATE OF OREGON, County of Klamath) ss.

This instrument was acknowledged before me on September 12, 19 98,
by James M. Edwards



Ernest C. Baumann
Notary Public for Oregon
My commission expires June 7, 2002