

SPECIAL POWER OF ATTORNEY

I, Nellie M. Schacht, residing at 1340 Walton Way, Woodburn, Oregon 97071, hereby appoint Nancy Lee Bodkin of 2247 White Avenue, Klamath Falls, Oregon 97601, 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. Take any and all legal steps necessary to collect any amount or debt owed to me, or to settle any claim, whether made against me or asserted on my behalf against any other person or entity, including the power to sign releases and agreements.
2. Manage, insure, improve, repair, collect rents, execute leases, or take any other action that a landlord might take, with respect to any interest of mine in real estate located at:

2455 Radcliffe Avenue
Klamath Falls, OR

and to Purchase

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.

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 on December 01, 1998. This Power of Attorney

Initials: N. M. S.

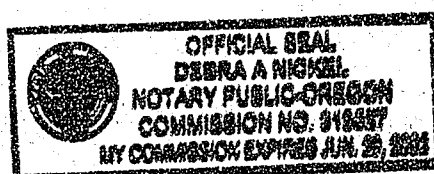
shall continue effective until December 02, 1998. This Power of Attorney may be revoked by me at any time by providing written notice to my Agent.

Dated Nov. 24, 1998, at Woodburn Ore.
Klamath Falls, Oregon.

Nellie M. Schacht
 Nellie M. Schacht

STATE OF OREGON, COUNTY OF Marion, ss:

This instrument was acknowledged before me on this 24th day of November, 1998 by Nellie M. Schacht.



Debra A. Nickel
 Notary Public

C.S.S.
 Title (and Rank)
 My commission expires June 29, 2002

This document was prepared by:

Name: Nancy Lee Bodkin
 Address: 2247 White Avenue
 Klamath Falls, OR 97601

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Nancy Bodkin the 30th day
 of November A.D., 19 98 at 9:19 o'clock A. M., and duly recorded in Vol. 898
 of Deeds on Page 43444.

FEE \$15.00

By Bernetha G. Letsch, County Clerk
Kathleen Rosa