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MTC 1396-9783
LIMITED POWER OF ATTORNEY

Vol. 1199 Page 9318

Know all men by these presents that South Valley Bank & Trust, an Oregon bank, has made, constituted, and appointed and by these presents does make, constitute and appoint Judy Urback or Lauri Miller its true and lawful attorney, for it and in its name, place and stead and for its use and benefit to:

1. Execute any and all documents for the reconveyance or reassignment of individual purchase contracts identified on the attached Exhibit A to the original maker or assignee of the purchase contract upon its payment and satisfaction. Said documents for execution may include, but shall not be limited to, promissory note reconveyance or reassignment endorsements and reconveyance or reassignment requests on related deeds of trust.

Giving and granting unto its said attorney full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done, as fully, to all intents and purposes as it might or could do if present by its authorized representatives, hereby ratifying and conforming all that its said attorney shall be lawfully do or cause to be done by virtue hereof.

South Valley Bank & Trust

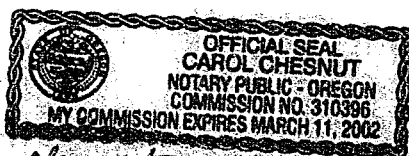
3/4/99
Date

By: [Signature]
Its: vice President

STATE OF OREGON }
COUNTY OF KLAMATH } ss.

AMERITITLE, has recorded this instrument by request as an accommodation only, and has not examined it for regularity and sufficiency or as to its effect upon the title to any real property that may be described therein.

On this 4th day of March, 19 99, before me the undersigned, appeared Johw Wlety as Vice President of South Valley Bank & Trust and acknowledge the said instrument to be the free and voluntary act and deed of South Valley Bank & Trust and that he is authorized to execute the said instrument on behalf of South Valley Bank & Trust.



Carol Chesnut
Notary Public for Oregon
My Commission Expires: 3-11-02

After recording please return to:
Lauri Miller
Eagle Crest, Inc.
P.O. Box 1215
Redmond, OR 97756

Exhibit A

OWNER NUMBER NAME	LEGAL DESCRIPTION LOT	PHASE	BOOK PAGE	DATE RECORDED
70138 Nicholson	98	2	97-8387	3/21/98
70144 Anderson Builders	111	2	97-10775	4/11/97
70145 Anderson Builders	102	2	97-10778	4/11/97
70150 Semingson	173	2	97-15075	5/16/97
70170 Mernan	110	2	97-22727	7/18/97
70173 Geisel	193	2	97-28447	8/29/97
70174 Johnston	189	3	97-28465	8/29/97
70180 Mirande	236	3	97-28441	8/29/97
70181 Mirande	250	3	97-28444	8/29/97
70189 Morrow	235	3	97-29942	9/12/97
70190 Webber	244	3	97-29167	9/5/97
70191 Hamilton	218	3	97-31487	9/26/97
70195 Miesch	269	3	97-29945	9/12/97
70211 Kraan	281	3	97-31476	9/26/97
70220 Rebagliati	228	3	97-34218	10/17/97
70221 Young	213	3	97-34215	10/17/97
70223 Konneggen	226	3	97-36959	11/7/97
70224 Dietz	276	3	97-36081	10/31/97
70225 King	230	3	97-36953	11/7/97
70226 King	231	3	97-36956	11/7/97
70227 Castano	270	3	97-38267	10/21/97
70232 Hailicka	200	3	98-8932	3/20/98
70233 Wade	263	3	98-11780	4/10/98
70242 Pinder	254	3	98-26126	7/7/98
70244 Gornan	286	3	98-21214	6/19/98
70250 Eggers	215	3	98-23437	7/2/98
70251 Espinoza	220	3	98-26115	7/17/98
70253 Hauptmann	214	3	98-26119	7/17/98
70254 McGuire	485	5	98-28007	7/31/98
70255 Heppner/Melick	486	5	98-26123	7/17/98
70257 Lyall	488	5	98-28988	9/7/98
70258 Powley	484	5	98-26314	7/26/98
70259 Short	487	5	98-27140	7/26/98
70263 Lemons	232	3	98-28985	9/7/98
70265 Nasharr	579	5	98-30209	8/17/98
70266 Cornachione	216	3	98-30769	8/21/98
70267 Pike	240	3	98-30772	8/21/98
70269 Feldman	274	3	98-31618	8/28/98
70270 Glasgow	279	5	98-32630	9/4/98
70273 Geisel	492	5	98-33539	9/11/98
70276 Weatherhead	493	5	98-34311	9/18/98
70279 Phelps	540	5	98-33532	9/11/98

STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of AmeriTitle the 17th day
of March A.D., 1999 at 11:02 o'clock A.M., and duly recorded in Vol. M99
of Power Of Attorney on Page 9318

Linda Smith, County Clerk

FEE \$10.00

by Kathleen Ross