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MTC 1396-9783
LIMITED POWER OF ATTORNEY

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 Urbach 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

12/30/98
Date

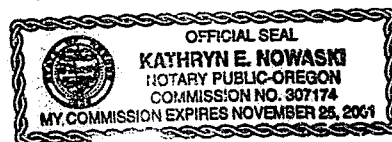
By: John Frederick Doty
Its: VICE PRESIDENT

STATE OF OREGON }
 } ss.
COUNTY OF KLAMATH }

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 30th day of December, 1998, before me the undersigned, appeared John Frederick Doty 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.

Kathryn E. Nowaski
Notary Public for Oregon
My Commission Expires: Nov 25, 2001



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

EXHIBIT A

Escrow #	Name	Description	Book/Page	Recording Instrument	
				Date	Number
70142	C Corp	Lot 272, Phase 3	M98-32621	9/4/98	65735
70283	Beasley	Lot 259, Phase 3	M98-40673	11/6/98	69255
70284	Bender	Lot 572, Phase 5	M98-40724	11/6/98	69273
70285	Pond	Lot 241, Phase 3	M98-41406	11/13/98	69596
70287	Malicki	Lot 495, Phase 5	M98-44329	12/4/98	70866
70288	Treadway	Lot 592, Phase 5	M98-45836	12/15/98	71511
70289	Johnston	Lot 280, Phase 5	M98-46355	12/18/98	71639

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 9320

Linda Smith, County Clerk

FEE \$10.00

by Kathleen Ross