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POWER OF ATTORNEY

To

SPACE RESE
FOR
RECORDERS

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

Mr. and Mrs. James A. Yates
2919 Forest View Dr.
Chiloquin, OR 97624State of Oregon, County of Klamath
Recorded 6/01/99, at 11:14 a.m.
In Vol. M99 Page 21390
Linda Smith, County Clerk
Fee \$ 10-

Linda Smith

KNOW ALL BY THESE PRESENTS that I, JAMES A. YATES
have made, constituted and appointed and by these presents do make, constitute and appoint
BEATRICE C. YATES

my true and lawful attorney, for me and in my name, place and stead and for my use and benefit, to

negotiate and execute and to do whatever else may be required to close the loan on
real property legally described as Lots 18 and 19 in Block 12, Tract 1053, OREGON
SHORES, Klamath County, Oregon, and commonly known as 2919 Forest View Drive,
Chiloquin, OR. 97624This Power of Attorney is good through June, 1999 and thereafter will be of no further
force or effect.

Accepted:

Beatrice C. Yates

giving and granting unto my attorney the full power and authority to do and perform each and every act and thing whatsoever
requisite and necessary to be done, as fully, to all intents and purposes, as I might or could do if personally present, hereby ratifying
and confirming all that my attorney lawfully does or causes to be done by virtue hereof.

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

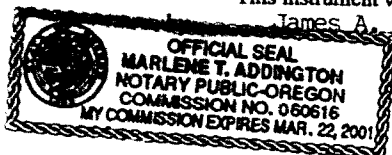
Dated May 25 19 99.

James A. Yates

STATE OF OREGON, County of Klamath

This instrument was acknowledged before me on
James A. Yates

May 25, 1999.



Marlene T. Addington

Notary Public for Oregon

My commission expires March 22, 2001