

1999 JUL -6 PM 3:40

POWER OF ATTORNEY

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State of Oregon, County of Klamath
Recorded 7/06/99, at 3:40 p.m.

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Linda Smith,
County Clerk

Fee \$5 KR

APPOINTMENT

I, (insert name and address of principal) ELLEN G. ARGALL

have made, constituted, and appointed and by these presents
do make, constitute, and appoint (insert name and address of agent or of each agent) MARTIN W. ARGALL

as my true and lawful attorney for me in my name, place and stead, to execute and deliver a promissory note ("Note") in the original principal
amount of \$ 35,000 at an initial interest rate not to exceed 6.75% and for a term of 30 years and to execute and deliver a

Mortgage/Deed of Trust/Security Deed ("Security Instrument") to secure the Note pertaining to the following described property ("Property"):
The East 63 feet of the West 100 feet of the South 128 feet of Lot 15, GARDEN TRACTS,
in the County of Klamath, State of Oregon.

AUTHORITY

I further specifically authorize my Attorney in Fact to execute and deliver the following documents related to the Note and Security Instrument:

- Riders to the Security Instrument or Note;
- Truth in Lending Disclosure Statement;
- HUD-1 Settlement Statement; and
- All other documents required by the Lender for closing the described loan.

I further grant and give my Attorney in Fact full authority and power to do and perform any and all other acts necessary or incident to the
performance and execution of the powers I have expressly granted, with power to do and perform all acts authorized hereby, as fully to all intents
and purposes as I might or could do if personally present.

RATIFICATION

I hereby ratify and confirm all acts whatsoever that my Attorney in Fact, as my agent, shall or may do by virtue of the Power of Attorney.

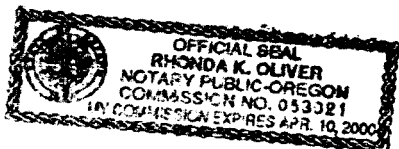
AGREEMENT NOT TO CANCEL

I hereby agree and represent to those persons dealing with my agent Attorney in Fact that this Power of Attorney will not terminate upon my
subsequent disability or incompetence and may be voluntarily revoked only by a written instrument of revocation filed for record in the recording
office of the County in which the Property is located.

IN WITNESS WHEREOF, I have executed this affidavit on June 22, 1999 Ellen G. Argall
THE STATE OF Oregon)
COUNTY OF Klamath) SS.

I, the undersigned Notary Public in and for the aforesaid State and County do hereby certify that Ellen G. Argall
and N/A personally appeared before me in said County and acknowledged the within
instrument to be their free act and deed. Given under my hand and seal this 22nd
June 1999 day of

My commission expires: April 10, 2000



Notary Public

AFTER RECORDING MAIL TO: Ellen Argall
4243 Shasta Way, KEO-97603