

note 48894-mg
POWER OF ATTORNEY TO REFINANCE

KNOW ALL MEN BY THESE PRESENTS, That I, MYRON L. ABABURKO

have made, constituted and appointed and by these presents do make, constitute and appoint JULIE ANN ABABURKO

my true and lawful attorney, for me and in my name, place and stead and for my use and benefit, to: Execute any and all documents necessary to: mortgage, and hypothecate, including but not limited to deeds, contracts, earnest money agreements, escrow instructions, miscellaneous lender originated documents, and to receive and to disburse any and all funds CONCERNING the following described property:

Lot 29 in Block 8 of ELDORADO ADDITION, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon

SITUS: 177 Dahlia Street Klamath Falls OR 97601

giving and granting unto my 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 I might or could do if personally present, hereby ratifying and confirming all that my said attorney or my said attorney shall lawfully do or cause to be done by virtue hereof.

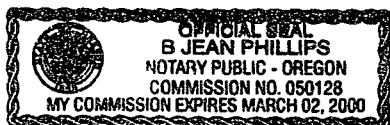
In construing this instrument and where the context so requires, the singular includes the plural.

Dated August 7th, 19 99

Myron L. Ababurko
Myron L. Ababurko

STATE OF Oregon SS. August 7th 19 99
COUNTY OF Klamath
Personally appeared the above named Myron L. Ababurko

and acknowledged the foregoing instrument to be his voluntary act.



(seal)

Before me:

B. Jean Phillips
Notary Public for Oregon
My commission expires 3-2-00

POWER OF ATTORNEY

Myron L. Ababurko

to

Julie Ann Ababurko

AFTER RECORDING RETURN TO:

Julie Ann Ababurko
177 Dahlia Street
Klamath Falls OR 97601
NAME, ADDRESS, ZIP

STATE OF OREGON,

County of _____

I certify that the within instrument was received for record on the ____ day of _____, 19____, at _____ o'clock ____M, and recorded in book/reel /volume No. _____ on page _____ or as fee/file/instrument/microfilm/reception No. _____, Record of Mortgages of said County.

Witness by my hand and seal of County affixed

NAME

TITLE

By _____ Deputy

State of Oregon, County of Klamath
Recorded 8/10/99, at 11:02 a. m.
In Vol. M99 Page 32196
Linda Smith
County Clerk Fees 5 KR