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KNOW ALL MEN BY THESE PRESENTS, That I, CHARLES F. ROSS

have made, constituted and appointed and by these presents do make, constitute REBECCA JANE ROSS 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 purchase, 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 4525 BRISTOL AVENUE, , KLAMATH FALLS, OR 97603 more particularly described as follows: SEE ATTACHED EXHIBIT "A" 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. SEPTEMBER 24 STATE OF OREGON SS. SEPTEMBER 24 COUNTY OF KLAMATH Personally appeared the above named CHARLES F. ROSS and acknowledged the foregoing instrument to be HIS voluntary act. ary Public for My commission expires POWER OF ATTORNEY STATE OF OREGON, CHARLES F. ROSS County of I certify that the within instrument was received for record on the of , 19_ _, at to o'clock ___M, and recorded in book/reel /volume No. REBECCA JANE ROSS _ on page _ or as fee/file/instrument/microfilm/reception _, Record of Mortgages of said County. Witness by my hand and seal of County affixed AFTER RECORDING RETURN TO: CHARLES F. ROSS NAME 4525 BRISTOL AVE. TITLE NAME, ADDRESS, ZIP KLAMATH FALLS, OR 97603

Deputy

EXHIBIT "A" LEGAL DESCRIPTION

Lot 10 in Block 4 of FIRST ADDITION TO BUREKER PLACE, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

State of Oregon, County of Klamath Recorded 10/12/99, at 3:49 m. In Vol. M99 Page 40567 Linda Smith, County Clerk Fee\$ 10°2