AFTER RECORDING RETURN TO:

Rex M. Delawyer 4033 Kelley Drive Klamath Falls, OR 97603

Escrow No. 2200-16010-LW Order No. 22-16010LW

1999 NOV -1 PN 3: 25

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KNOW ALL MEN BY THESE PRESENTS, That I, REX M. DELAWYER have made, constituted and appointed and by these presents do make, constitute and appoint as my true and lawful attorney, for me and in my name, place and stead and for my use and benefit, to sign, seal, execute, acknowledge and deliver all agreements, mortgages, notes and any other instruments in writing of whatever kind and nature which my said attorney in his discretion shall deem to be for my best interests to accomplish the refinance of property described as:

Lot 3 in Block 1 of KELENE GARDENS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

The power of attorney is limited to the refinance with Saxon Mortgage, Inc.

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 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 October 25, 1999	
Res M. Defauge	
STATE OF OREGON, County of Klamath This instrument was acknowledged before me on by Rex M. DeLawyer	October 25)ss.
Notary Public for Oregon My commission expires: 1-12-2003	State of Oregon, County of Klamath
	Recorded 11/01/99, at 3'25p. m. In Vol. M99 Page 43647



Linda Smith. County Clerk Fee\$ 500