

KNOW ALL MEN BY THESE PRESENTS, That I, GARY WAYNE MONTGOMERY
have made, constituted and appointed, and by these presents
do hereby make, constitute and appoint LORI SUE MONTGOMERY
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 sell and
convey, 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:

5116 ANKENY STREET, , KLAMATH FALLS, OR 97603
more particularly described as follows:

LOT 54 IN BLOCK 3 OF TRACT 1064 - FIRST ADDITION TO GATEWOOD, ACCORDING
TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF
KLAMATH COUNTY, OREGON

with all the privileges and appurtenances thereunto belonging or in anywise
appertaining, and for me and in my name to make out, execute, acknowledge and
deliver proper deeds of conveyance of the same with or without covenants of
seisin, freedom from encumbrances and warranty.

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 in and about the premises, as fully to all intents and purposes as I
might or could do if personally present, with full power of substitution and
revocation, hereby ratifying and confirming all that my said attorney or my
said attorney's substitute or substitutes shall lawfully do or cause to be done
by virtue of these presents.

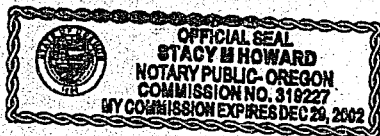
In construing this instrument and where the context so requires, the
singular includes the plural.

Dated NOVEMBER 10, 19 99.

Gary Wayne Montgomery
Gary Wayne Montgomery

STATE OF Oregon SS. November 10 19 99
COUNTY OF Klamath
Personally appeared the above named Gary Wayne Montgomery

and acknowledged the foregoing instrument to be his voluntary act.



(seal)

Before me:
Stacy M Howard
Notary Public for Oregon
My commission expires Dec 24, 02

POWER OF ATTORNEY

Gary Wayne Montgomery

to

Lori Sue Montgomery

AFTER RECORDING RETURN TO:

Lori Sue Montgomery

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 _____ and recorded in book/real
/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

State of Oregon, County of Klamath
Recorded 11/15/99, at 3:42 p.m.
In Vol. M99 Page 45371
Linda Smith,
County Clerk Fee \$ 5⁰⁰