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RECORDING REQUESTED BY)
 WILLIAM KENT KALITA
 P.O. Box 431
 CHILOQUIN, OREGON 97624

AMERITITLE, has recorded this
 instrument by request as an accomodation only,
 and has not examined it for regularity and sufficiency
 or as to its effect upon the title to any real property
 that may be described therein.

WHEN RECORDED MAIL TO)
 SAME)

MTC 1396-1424

Space above this line for recorder's use

FINANCIAL POWER OF ATTORNEY

NOTICE: THE POWERS GRANTED BY THIS DOCUMENT ARE BROAD AND SWEEPING. THEY ARE EXPLAINED IN THE UNIFORM STATUTORY FORM POWER OF ATTORNEY ACT. IF YOU HAVE ANY QUESTIONS ABOUT THESE POWERS, OBTAIN COMPETENT LEGAL ADVICE. THIS DOCUMENT DOES NOT AUTHORIZE ANYONE TO MAKE MEDICAL AND OTHER HEALTH-CARE DECISIONS FOR YOU. YOU MAY REVOKE THIS POWER OF ATTORNEY IF YOU LATER WISH TO DO SO.

Appointment of Attorney-in-Fact

I, WILLIAM KENT KALITA, (hereinafter sometimes referred to as "Principal"), appoint as my Attorney-in-Fact,

NAME: JOHN A. KALITA

ADDRESS: 26289 CORY ROAD, JUNCTION CITY, OREGON 97448

TELEPHONE NUMBER: (541) 998-8150

(hereinafter sometimes referred to as "Agent"). My Agent shall act for me and in my name as authorized in this document. Upon the death, resignation or legal disability of my Attorney-in-Fact, I then appoint,

NAME: BRADFORD W. KALITA

ADDRESS: P.O. BOX 810, CHILOQUIN, OREGON 97624

TELEPHONE NUMBER: (541) 783-2697

as my Successor Attorney-in-Fact.

My Attorney-in-Fact may act for me in any lawful way with respect to the following initialed subjects:

To Grant All of the Following Powers, initial the line in front of (O) and ignore the lines in front of the other powers.

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To Grant One or More, but Fewer than All, of the following powers, initial the line in front of each power you are granting.

To Withhold a Power, do not initial the line in front of it. You may, but need not, cross out each power withheld.

INITIAL

- _____ (A) Real property transactions.
- _____ (B) Tangible personal property transactions.
- _____ (C) Stock and bond transactions.
- _____ (D) Commodity and option transactions.
- _____ (E) Banking and other financial institution transactions.
- _____ (F) Business operating transactions.
- _____ (G) Insurance and annuity transactions.
- _____ (H) Estate, trust, and other beneficiary transactions.
- _____ (I) Claims and litigation.
- _____ (J) Personal and family maintenance.
- _____ (K) Benefits from social security, Medicare, Medicaid, or other governmental programs, or civil or military service.
- _____ (L) Retirement plan transactions.
- _____ (M) Tax matters.

_____ (N) To disclaim any bequest or gift to me of any property or other thing of value which may be lawfully disclaimed by me under the provisions of applicable state law and Section 2518 of the Internal Revenue Code of 1986, as amended, even if the effect of such disclaimer is to vest title to such bequest or gift in my attorney or persons to whom my attorney owes a legal obligation of support.

WKE (O) ALL OF THE POWERS LISTED ABOVE.
You need not initial any other lines if you initial line (O).

SPECIAL INSTRUCTIONS

Powers Related to Property Management

I give my Attorney-in-Fact the following powers that may be necessary for the management of my property:

(1) To open, close, any commercial or personal checking or savings account, either in my own name or jointly with another, and to make any deposits or withdrawals therefrom.

(2) To sell or lease real property, and to encumber any real property owned by me or in which I have an interest.

(3) To hire such property managers and other professionals to oversee, manage, sell, or encumber any real property I may own.

(4) To collect and receive all amounts owing to me from any source, including from contractual debts of any kind, dividends, insurance proceeds and bequests, and retirement funds of and proceeds of any kind, and to select the manner of payment and distribution, whether in lump sum or otherwise, of any such proceeds.

(5) To open or close any safety deposit box I may own either in my own name or jointly with another, and to deposit or withdraw any tangible goods and documents therefrom.

(6) To file suit to collect on any promissory note receivable, whether secured or unsecured, and any related deed of trust, and/or to compromise a claim thereon.

(7) To purchase or sell personal property of every kind and nature, including securities of any kind, and to execute any documents necessary for such purchase or sale.

(8) To open accounts with brokers and securities agents for purpose of buying and/or selling securities of any kind, and to borrow against any such securities.

(9) To vote, either in person or by proxy, for any matter in which a shareholder is entitled to vote, for any securities that I may own.

(10) To file suit and to defend against suits of any nature brought by or against me in any court of law.

(11) To hire professionals for the purpose of preparing any tax return of any kind which I may be required to file with any governmental agency, and to pay, compromise or object to the payment of any such taxes.

(12) To appear before any court dealing with a tax matter of any kind, to hire professionals to represent him or her before such tribunal, and to defend, compromise, and object to any such claim.

(13) To borrow money, including but not limited to bank loans, unsecured loans, secured loans, credit card loan, and to give hypothecate my personal property assets as security therefore.

(14) To receive and open any mail I receive from any source, to respond thereto in my name, and to give any appropriate change of address to facilitate same.

(15) To collect and secure any documents owned by me or pertaining to any matters affecting me, including any contracts, insurance policies, wills, trusts, account statements, bills, checkbooks, or any other such documents.

(16) To hire investment counsel, attorneys, accountants, brokers, or any other specialists with respect to the purchase, sale, preservation, collection, and defense of my assets.

- (17) To make reasonable gifts on my behalf.
- (18) To exercise or release any power of appointment I may hold.
- (19) To release, assert, defend against or assert any marital rights to any property I may own or have a claim to.
- (20) To create, revoke, and amend any revocable or irrevocable trust for the benefit of myself and/or any of my issue, whether currently in existence or not, and to add to or remove from any such trust any asset or property.
- (21) To apply for and receive governmental assistance of every kind, whether federal or state level, including Medi-Care, any benefits for the elderly, Social Security, and any other governmental agency of any kind available to me now or in the future.
- (22) To implement any strategy for the preservation of assets in the event of my disability or requirement for long-term nursing home care.
- (23) To apply, obtain and pay for any life insurance, medical insurance, disability insurance, or any other private or public insurance benefit, and to collect, negotiate, compromise and/or collect against same.
- (24) To maintain my household in the fashion I am or was accustomed to prior to my incapacity, including the maintenance of my residence, home, furnishings, pets and other live animals, and to hire and pay for the upkeep of same, including utilities and maintenance costs.

Restrictions on Powers

The following powers are excluded from the powers set forth above:

- (1) To act as Trustee under an Irrevocable Trust wherein my Attorney-in-Fact is Trustor and I am Trustee.
- (2) To discharge any support obligations of the Attorney-in-Fact.
- (3) To amend any insurance policy owned in my name, and which insures the life of the Attorney-in-Fact.

EFFECTIVENESS OF POWER OF ATTORNEY

This power of attorney shall be effective: *(initial one of the following choices)*

_____ Immediately _____ On the following date _____

WKK Upon my incapacity

This power of attorney is a Durable Power of Attorney and shall not be affected by my subsequent incapacity.

STRIKE THE PRECEDING SENTENCE IF YOU DO NOT WANT THIS POWER OF ATTORNEY TO CONTINUE IF YOU BECOME INCAPACITATED.

Exculpation of Attorney-in-Fact

The Attorney-in-Fact shall not be liable to me or any of my successors in interest for any action taken or not taken in good faith, but shall be liable for any willful misconduct or gross negligence.

Revocation and Amendment

I revoke all prior General Powers of Attorney that I may have executed and I retain the right to revoke or amend this document and to substitute other attorney-in-facts in place of my Attorney-in-Fact. Amendments to this document shall be made in writing by me personally (not by my Attorney-in-Fact) and they shall be attached to the original of this document and recorded in the same county or counties as the original if the original is recorded.

Severability

If any of the provisions of this Power are found to be invalid for any reason, such invalidity shall not affect any of the other provisions of this Power, and all invalid provisions shall be wholly disregarded.

Governing Law

This Power of Attorney shall be interpreted under the laws of the state of OREGON.

On this 15th day of November, 1999, in the County of KLAMATH, State of OREGON, I herewith sign this instrument and declare it to be my last Power of Attorney for financial matters.

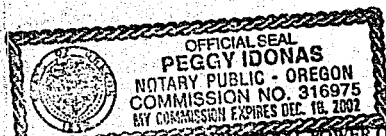
William Kent Kalita
WILLIAM KENT KALITA

Acknowledgment

State of OREGON
County of KLAMATH)
Ss.)

On this 15th day of November, 1999, before me, Peggy Idonas, personally appeared WILLIAM KENT KALITA, proven to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person executed the instrument.

WITNESS my hand and official seal.



WILLIAM KENT KALITA DURABLE FINANCIAL POWER OF ATTORNEY

Signature of Notary

My Commission Expires: 12/18/2002

State of Oregon, County of Klamath
Recorded 11/17/99, at 11:03 a.m.
In Vol. M99 Page 45581
Linda Smith,
County Clerk Fees 25.00