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POWER OF ATTORNEY

200 MAR -2 PM 2:14

ST

Tom M. Fogarty
812 Pacific Terrace
Klamath Falls, OR 97601

To

Anita M. Fogarty
812 Pacific Terrace
Klamath Falls, OR 97601

After recording, return to (Name, Address, Zip):

Express Financial Services
P.O. Box 25467
Pittsburgh, Pa 15220

SPACE RESERVED
FOR
RECORDER'S USE

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v State of Oregon, County of Klamath

Recorded 3/02/00, at 2:14 p m.In Vol. M00 Page 6695

Linda Smith,

By County Clerk Fee \$ 21.00

H-55179

KNOW ALL BY THESE PRESENTS that I, Tom Fogarty aka Thomas M. Fogarty,
have made, constituted and appointed and by these presents do make, constitute and appoint Anita Fogarty
aka Anita M. Fogarty
my true and lawful attorney, for me and in my name, place and stead and for my use and benefit, to

Sign in my place on documents Re: America's
MoneyLine, mortgage loan.

giving and granting unto my attorney the full power and authority to do and perform each 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 attorney lawfully does or causes to be done by virtue hereof.

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

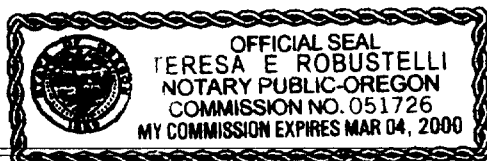
DATED

2/23/2000

Tom Fogarty
Anita Fogarty

STATE OF OREGON, County of Klamath) ss.

This instrument was acknowledged before me on February 23, 2000,
by Tom Fogarty



Teresa E. Robustelli
Notary Public for Oregon

My commission expires March 04, 2000