

RECORDING REQUESTED BY:

Gregory D. Clum and Darcie G. Clum

AFTER RECORDING RETURN TO:

Fidelity National Title
 Attn: Yolanda Medellin
 10010 San Pedro, Ste #800
 San Antonio, TX 78216

SPACE ABOVE THIS LINE FOR RECORDER'S USE

mTC 52647-ms

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

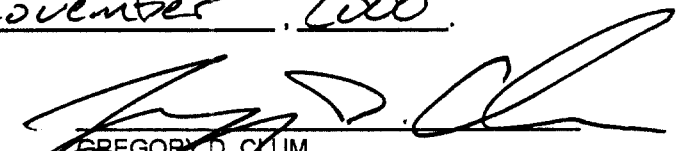
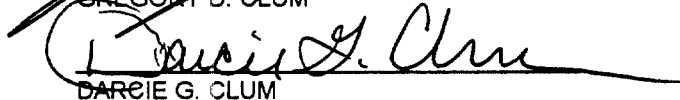
That the undersigned, **GREGORY D. CLUM AND DARCIE G. CLUM** ("Principal", whether one or more), hereby make, constitute and appoint an authorized agent or employee of **FIDELITY NATIONAL TITLE INSURANCE COMPANY** as the undersigned's true and lawful agent and attorney-in-fact (the "Attorney-in-Fact"), and do hereby grant to the Attorney-in-Fact the ministerial authority to close the real estate transaction and convey the real property described as **LOT 60 OF FIRST ADDITION TO SUMMERS LANE HOMES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.**, commonly known as **4794 ONYX DRIVE, KLAMATH FALLS, OREGON 97603** (the "Property").

Further, the undersigned hereby grant the Attorney-in-Fact the specific authority to execute and deliver on behalf of the undersigned any and all documents necessary to complete the transfer of title to the Property, including without limitation escrow instructions, amendments, assignments, affidavits, lender-related documents, and to execute documents in correction for or in substitution of any document.

This Limited Power of Attorney is irrevocable and shall not be affected by the disability or incapacity of the Principal.

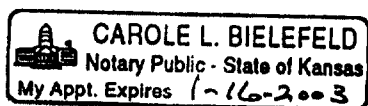
Principal hereby ratifies and confirms all that Attorney-in-Fact shall do or cause to be done by virtue of this Limited Power of Attorney and the rights and powers contained herein.

Executed this 03 day of November, 2000.


 GREGORY D. CLUM

 DARCIE G. CLUM

THE STATE OF KANSAS
COUNTY OF Johnson

This instrument was acknowledged before me on the 3rd day of November, 2000,
by GREGORY D. CLUM.



Carole L Bielefeld

Signature of Notarial Officer

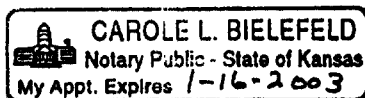
Title (and Rank):

Notary's Name (printed): Carole L. Bielefeld

Notary's commission expires: 1-16-2003

THE STATE OF KANSAS
COUNTY OF Johnson

This instrument was acknowledged before me on the 3rd day of November, 2000,
by DARCIE G. CLUM.



Carole L Bielefeld

Signature of Notarial Officer

Title (and Rank):

Notary's Name (printed): Carole L. Bielefeld

Notary's commission expires: 1-16-2003

State of Oregon, County of Klamath
Recorded 12/12/00, at 2:16 p. m.
In Vol. M00 Page 44559
Linda Smith,
County Clerk Fee \$ 26⁰⁰