

200 DEC 29 AM 11: 22

After recording, please return to  
South Valley Bank & Trust  
P.O. Box 5210  
Klamath Falls, OR 97601

MTL 1396-2366  
LIMITED POWER OF ATTORNEY

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Know all men by these presents that South Valley Bank & Trust, an Oregon bank, has made, constituted, and appointed and by these presents does make, constitute, and appoint Judy Urback or Lauri Miller its true and lawful attorney, for it and in its name, place, and stead and for its use and benefit to:

1. Execute any and all documents for the reconveyance or reassignment of individual purchase contracts identified on the attached Exhibit A to the original maker or assignee of the purchase contract upon its payment and satisfaction. Said documents for execution may include, but shall not be limited to, promissory note reconveyance or reassignment endorsements and reconveyance or reassignment requests on related deeds of trust.

Giving and granting unto its 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 it might or could do if present by its authorized representatives, hereby ratifying and conforming all that its said attorney shall be lawfully do or cause to be done by virtue hereof.

South Valley Bank & Trust

Date 12/28/00

By: [Signature]

Its: Exec VP & CFO

STATE OF OREGON        }  
                                      }ss.  
COUNTY OF KLAMATH    }

On this 28<sup>th</sup> day of Dec, 2000, before me the undersigned, appeared Loren Lawrie as Exec VP & CFO of South Valley Bank & Trust and acknowledge the said instrument to be the free and voluntary act and deed of South Valley Bank & Trust and that he is authorized to execute the said instrument on behalf of South Valley Bank & Trust.



[Signature]  
Notary Public for Oregon  
My commission expires: 8-6-2001

**EXHIBIT A**  
Running Y Lot Loans

**46968**

<u>Contract Number</u>	<u>Name</u>	<u>Principal</u>	<u>Accrued</u>	<u>Property</u>		<u>Recording Instrument</u>	
		<u>balance as of</u>	<u>interest as of</u>	<u>Description</u>		<u>Date</u>	<u>Volume/Page</u>
		<u>12/27/00</u>	<u>12/27/00</u>	<u>Lot</u>	<u>Phase</u>		
10120070293	Shiple, Thomas E	\$ 52,108.34	\$ 426.86	547	5	01/22/1999	M99/2200
10120070300	Westfall, Kevin C	\$ 50,789.49	\$ 452.23	271	3	03/05/1999	M99/7810
10120070319	Revis, Karen	\$ 59,980.15	\$ 534.06	522	5	07/30/1999	M99/30442
10120070320	Wallis, Debra	\$ 81,032.91	\$ 777.02	501	5	08/02/1999	M99/30749
10120070329	Ames, Patricia	\$ 63,258.52	\$ 281.63	520	5	09/10/1999	M99/36270
10120070333	Jaskoviak, Paul A	\$ 85,195.40	\$ 437.64	498	5	10/01/1999	M99/39194
10120070336	Marostica, George	\$ 47,178.21	\$ 227.48	233	3	10/01/1999	M99/39185
10120070338	Nash, William C	\$ 52,497.96	\$ 467.44	260	3	10/08/1999	M99/40065
10120070346	Thomet, Glen	\$ 69,674.05	\$ 595.56	549	5	11/05/1999	M99/44400
10120070356	Mikhalev, Andrei	\$ 52,949.86	\$ 471.47	262	3	02/18/2000	M00/5274
10120070361	Revis, Karen	\$ 62,932.77	\$ 560.36	521	5	04/14/2000	M00/12187
10120070362	Wurzberg, Horst &	\$ 62,320.74	\$ 341.48	510	5	04/14/2000	M00/12184
10120070363	Mootz, Doug J	\$ 56,337.14	\$ 461.50	584	5	04/21/2000	M00/13545
10120070370	Varley, R Scot	\$ 62,180.83	\$ 276.83	509	5	06/23/2000	M00/22863
10120070371	Varley, R Scot	\$ 63,076.80	\$ 280.82	508	5	06/23/2000	M00/22860
10120070380	Elkins, Michael	\$ 56,225.74	\$ 237.22	506	5	08/04/2000	M00/28594
16	Totals	\$ 977,738.91	\$ 6,829.60				
	Daily interest:		326.65				
	Total principal and interest at 12/28/00:		<u>\$ 984,895.16</u>				

State of Oregon, County of Klamath  
Recorded 12/29/00, at 11:22 a. m.  
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**Linda Smith,**  
County Clerk Fee \$ 26<sup>00</sup>

Please do not cross-reference