

'01 MAR 30 AM 11:20

mtc 52961-ms
SPECIFIC POWER OF ATTORNEY

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KNOW ALL MEN BY THESE PRESENTS, That I, **THOMAS S. HOWARD** have made, constituted and appointed and by these presents do make, constitute and appoint **STACY M. HOWARD** 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 mortgage, 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:

PARCEL 2 OF LAND PARTITION 55-95 BEING A PORTION OF A PARCEL OF LAND BEING A PORTION OF THE NE1/4 OF THE SW1/4 OF SECTION 5, TOWNSHIP 39 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON

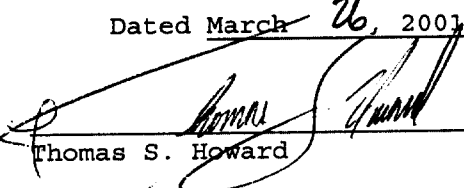
(aka: 2327 Autumn Avenue, Klamath Falls, OR 97601)

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, as fully, to all intents and purposes as I might or could do if personally present, 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 hereof.

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

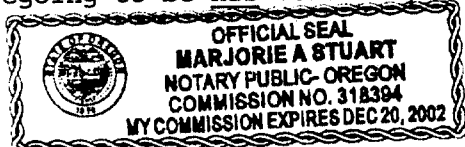
Dated March 26, 2001.


Thomas S. Howard

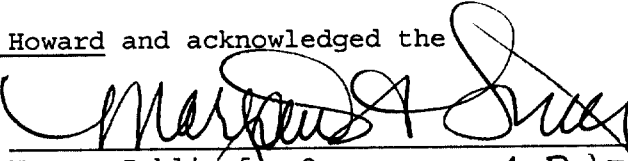
STATE OF OREGON, County of KLAMATH) ss.

MARCH 26 2001

Personally appeared the above named Thomas S. Howard and acknowledged the foregoing to be his voluntary act and deed.



Before me:


Notary Public for Oregon
My Commission expires 12/20/02

POWER OF ATTORNEY

Thomas S. Howard

to

Stacy M. Howard

STATE OF OREGON)

)

) ss.

County of _____)

I certify that the within instrument was received for record on the _____ day of _____, 19____ at _____ o'clock ____m., and recorded in book/reel/volume No. _____ on page _____ or as fee/file/instrument/microfilm/reception No. _____, Record of Mortgages of said County.

Witness by hand and seal of County affixed

AFTER RECORDING RETURN TO:

Stacy M. Howard
2327 Autumn Avenue
Klamath Falls, OR 97601

State of Oregon, County of Klamath
Name _____ Recorded 03/30/01, at 11:20 a.m. le
By _____ In Vol. M01 Page 13028 uty
Linda Smith,
County Clerk Fee \$ 21.00