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STATE OF OREGON,

1 cc

POWER OF ATTORNEY

James L. Chambers

To

Frank W. Yeager II

SPACE RESERVED
FOR
RECORDER'S USE

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

James L. Chamber

6512 Climax Avenue

Klamath Falls, Or. 97603

State of Oregon, County of Klamath

Recorded 11/19/01 2:51 p. m.In Vol. M01, Page 59201

Linda Smith, County Clerk

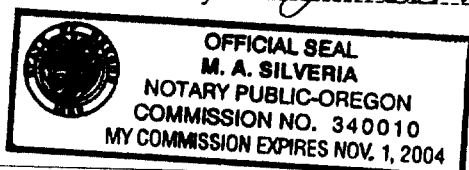
Fee \$ 21⁰⁰ # of Pgs 1 eputy.KNOW ALL BY THESE PRESENTS that I, James L. Chambershave made, constituted and appointed and by these presents do make, constitute and appoint Frank W. Yager II

my true and lawful attorney, for me and in my name, place and stead and for my use and benefit, to

Execute all loan documents and Escrow Instructions and any other documents related to the purchase of the property located at 6519 Climax Avenue, Klamath Falls, Or. 97603. Lot 12, in Block 2 of Moyina Manor, in the County of Klamath, State of Oregon.

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 10/26/01James L. ChambersSTATE OF OREGON, County of KlamathThis instrument was acknowledged before me on October 26, 2001by James L. Chambers

M. A. Silveria
Notary Public for Oregon

My commission expires 11-01-04