

KNOW ALL MEN BY THESE PRESENTS, That I, N. David Ziemer
have made, constituted and appointed and by these presents do make, constitute and appoint Patricia L. Ziemer
my true and lawful attorney, for me and in my name, place and stead and for my use and benefit, to sign loan documents on my behalf for the refiance at
32317 Mountain Lakes Drive Klamath Falls, Or. more particularly described as:
Lot 25 in Block 6, Mountain Lakes Homesites, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

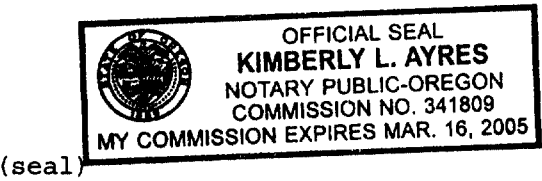
giving and granting unto my said attorney full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done, as fully, to all intents and purposes as I might or could do if personally present, hereby ratifying and confirming all that my said attorney or my said attorney 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 11/20/11
N. David Ziemer

STATE OF Oregon SS. 11-20-01
COUNTY OF Jackson

Personally appeared the above named N. David Ziemer

and acknowledged the foregoing instrument to be his voluntary act.



Before me:
Kimberly L. Ayres
Notary Public for _____
My commission expires _____

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POWER OF ATTORNEY	STATE OF OREGON,	}
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AFTER RECORDING RETURN TO:	State of Oregon, County of Klamath	County affixed
	Recorded 12/12/01 <u>11:06 a.</u> m.	
	Vol M01, Pg <u>63446</u>	
	Linda Smith, County Clerk	
	Fee \$ <u>21.00</u> # of Pgs <u>1</u>	
		TITLE
NAME, ADDRESS, ZIP		