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State of Oregon, County of Klamath
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Linda Smith, County Clerk
Fee \$ 31.00 # of Pgs 3

DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, JOANNAH M. CHAPMAN, of Klamath County, Oregon, hereby revoke any general power of attorney that I have heretofore given to any person, and by these Presents do constitute, make JAMES L. CHAPMAN and/or JASON J. CHAPMAN, my true and lawful attorney.

1. To ask, demand, sue for, recover and receive all sums of money, debts, goods, merchandise, chattels, effects and things of whatsoever nature or description which are now or hereafter shall be or become owing, due, payable, or belonging to me in or by any right whatsoever, and upon receipt thereof, to make, sign, execute and deliver such receipts, releases or other discharges for the same, respectively, as my attorney shall think fit.

2. To deposit any moneys which may come into my attorney's hands as such attorney with any bank or bankers, either in my or my attorney's own name, and any of such money or any other money to which I am entitled which now is or shall be so deposited to withdraw as my attorney shall think fit; to sign mutual savings bank and federal savings and loan association withdrawal orders; to sign and endorse checks payable to my order and to draw, accept, make, endorse, discount, or otherwise deal with any bills of exchange, checks, promissory notes or other commercial or mercantile instruments; to borrow any sum or sums of money on such terms and with such security as my attorney may think fit and for that purpose to execute all notes or other instruments which may be necessary or proper; and to have access to any and all safe deposit boxes registered in my name.

3. To sell, assign, transfer and dispose of any and all stocks, bonds (including U.S. Savings Bonds), loans, mortgages or other securities registered in my name; and to collect and receipt for all interest and dividends due and payable to me.

4. To invest in my name in any stock, shares, bonds (including U.S. Treasury Bonds referred to as "flower bonds"), securities or other property, real or personal, as to vary such investments as my attorney may solely deem best; and to vote at meetings of shareholders or other meetings of any corporation or company and to execute any proxies or other instruments in connection therewith.

5. To enter into and upon my real estate, and to let, manage, and improve the same or any part thereof, and to repair or otherwise improve or alter, and to insure any buildings thereon; to sell, either at public or private sale or exchange any part or parts of my real estate or personal property for such consideration and upon such terms as my attorney shall think fit, and to execute and deliver good and sufficient deeds or other instruments for the conveyance or transfer of the same, with such covenants of warranty or otherwise as my attorney shall see fit, and to give good and effectual receipts for all or any part of the purchase price or other consideration; and to mortgage my real estate and in connection therewith to execute bonds and warrants and all other necessary instruments and documents.

6. To contract with any person for leasing for such periods, at such rents and subject to such conditions as my attorney shall see fit, all or any of my said real estate; to give notice to quit any tenants and occupiers thereof or of any part thereof all rents, arrears of rent, and sums of money which now are or shall hereafter become due and payable in respect thereof; and also on non-payment thereof or of any part thereof to take all necessary or proper means and proceedings for determining the tenancy or occupation of such tenants or occupiers, and for ejecting the tenants or occupiers and recovering the possession thereof.

7. To commence, prosecute, discontinue or defend all actions or other legal proceedings pertaining to me or my estate or any part thereof; to settle, compromise, or submit to arbitration any part thereof; to settle, compromise, or submit to arbitration any debts, demand or other right or matter due me or concerning my estate as my attorney shall solely deem best and for such purpose to execute and deliver such releases, discharges or other instruments as my attorney may deem necessary and advisable; and to satisfy mortgages, including the execution of a good and sufficient release, or other discharge of such mortgage.

8. To execute, acknowledge and file all Federal, State and Local tax returns of every kind and nature, including without limitation, income, gift and property tax returns.

9. To engage, employ and dismiss any agents, clerks, servants or other persons as my attorney shall solely deem necessary and advisable.

10. To convey and transfer any of my property to trustees who shall hold the same for my benefit and/or the benefit of my children and other members of my immediate family upon such trust terms and conditions as to my attorney shall deem desirable for any purpose including but not limited to Medicaid planning. My attorney in fact is authorized to make gifts to himself.

11. To make gifts to my spouse and/or issue upon such terms and conditions as my attorney shall determine.

12. To do any estate or medicaid planning or estate planning including the gifting of cash or assets. The creation of revocable and irrevocable trusts and the purchase of life insurance.

13. In general, to do all other acts, deeds and matters whatsoever in or about my estate, property and affairs as fully and effectually to all intents and purposes and I could do in my own proper person if personally present, giving to my said attorney power to make and substitute under him/her an attorney or attorneys for all the purposes herein described, hereby ratifying and confirming all that the said attorney or substitute or substitutes shall do therein by virtue of these Presents.

14. In addition to the powers and discretion herein specially given and conferred upon my attorney, and notwithstanding any usage or custom to the contrary, to have and to cause to be done and performed all such acts, deeds and matters in connection with my property and estate as my attorney shall solely deem reasonable, necessary and proper, as fully, effectually and absolutely as if my attorney were the absolute owner and possessor thereof.

15. In the event of my disability or incompetency, from whatever cause, this power of attorney shall not thereby be revoked.

IN WITNESS WHEREOF, I have hereunto set my hand and on ^{March}~~April~~ 6, 200²~~1~~.

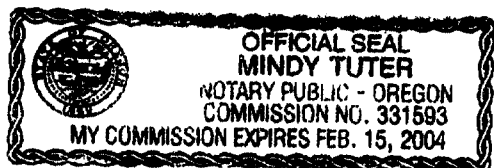
Joannah M. Chapman
JOANNAH M. CHAPMAN

STATE OF OREGON)

County of Klamath)

) ss. ^{March}~~April~~ 6, 200²~~1~~.

BEFORE ME, the undersigned, a Notary Public within and for the State of Oregon, personally appeared JOANNAH M. CHAPMAN known to me to be the person whose name is subscribed to the within instrument, and acknowledged that he executed the same for the purposes contained therein.



Mindy Tuter
Notary Public for Oregon