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MTL 56855-7m

Vol M02 Page 25865

RECORDING COVER SHEET

ALL TRANSACTIONS, PER ORS 205.234

THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON
PRESENTING THE ATTACHED INSTRUMENT FOR
RECORDING. ANY ERRORS IN THIS COVER SHEET
DO NOT AFFECT THE TRANSACTION(S) CONTAINED
IN THE INSTRUMENT ITSELF.

State of Oregon, County of Klamath

Recorded 04/30/2002 3:14 p m.

Vol M02, Pg 25865-67

Linda Smith, County Clerk

Fee \$ 31.00 # of Pgs 3

AFTER RECORDING RETURN TO

name and address of the person authorized to receive the
instrument after recording, as required by ORS 205.180(4)
and ORS 205.238.

JOANNE H. POLLACK
1937 LEROY STREET
KLAMATH FALLS, OR 97601

1. NAME(S) OF THE TRANSACTION(S), described in the attached instrument and required by ORS 205.234(a).
Note: Transaction as defined by ORS 205.010 "means any action required or permitted by law to be recorded including, but not limited to, any transfer, encumbrance or release affecting title to or an interest in real property."

POWER OF ATTORNEY TO PURCHASE REAL ESTATE

2. DIRECT PARTY, name(s) of the person(s) described in ORS 205.125(1)(b) or
GRANTOR, as described in ORS 205.160.

JOANNE H. POLLACK

3. INDIRECT PARTY, name(s) of the person(s) described in ORS 205.125(1)(a) or
GRANTEE, as described in ORS 205.160.

RICHARD D. RAGAN

4. TRUE AND ACTUAL CONSIDERATION PAID for instruments conveying or contracting to convey fee title to any
real estate and all memoranda of such instruments, reference ORS 93.030.

N/A

5. UNTIL A CHANGE IS REQUESTED, ALL TAX STATEMENTS SHALL BE SENT TO THE FOLLOWING
ADDRESS for instruments conveying or contracting to convey fee title to any real estate, reference ORS 93.260.

JOANNE H. POLLACK AND RICHARD D. RAGAN, 1937 LEROY ST., KLAMATH FALLS, OR 97601

6. FULL OR PARTIAL SATISFACTION, IF ANY, OF THE LIEN CLAIM CREATED BY THE ORDER or
WARRANT, for instruments to be recorded in County Clerk Lien Records, reference ORS 205.125(1)(e).

N/A

7. THE AMOUNT OF THE CIVIL PENALTY OR THE AMOUNT, INCLUDING PENALTIES, INTEREST AND
OTHER CHARGES, FOR WHICH THE WARRANT, ORDER OR JUDGMENT WAS ISSUED, for instruments to
be recorded in County Clerk Lien Records, reference ORS 205.125(1)(c) and ORS 18.325.

N/A

31.00 p

POWER OF ATTORNEY

JOANNE H. POLLACK

25866

to

RICHARD D. RAGAN

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AFTER RECORDING RETURN TO:

JOANNE H. POLLACK1937 LEROY STREET, KLAMATH FALLS, OR 97601

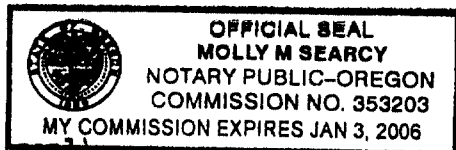
NAME, ADDRESS, ZIP

POWER OF ATTORNEY TO PURCHASE REAL ESTATE

KNOW ALL MEN BY THESE PRESENTS, That I, JOANNE H. POLLACKhave made, constituted and appointed and by these presents do make, constitute
and appoint RICHARD D. RAGANmy 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 purchase, mortgage,
and 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:1937 LEROY STREET, , KLAMATH FALLS, OR 97601

more particularly described as follows:

SEE EXHIBIT A WHICH IS MADE A PART HEREOF BY THIS REFERENCE

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 4/25, 2002.Joanne H. Pollack
JOANNE H. POLLACKSTATE OF OREGONCOUNTY OF HOOD RIVERss. April 25 2002Personally appeared the above named JOANNE H. POLLACKand acknowledged the foregoing instrument to be HER voluntary act.

Before me:

[Signature]
 Notary Public for OREGON
 My commission expires 1/3/06.

Lot 18 in Block 33 of HOT SPRINGS ADDITION, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.