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State of Oregon, County of Klamath
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Linda Smith, County Clerk
Fee \$ 41.00 # of Pgs 5

SPECIAL POWER OF ATTORNEY

I, Jean M. Beckhardt, residing at 16 Grandview Ave, Norwalk, Connecticut 06850, hereby appoint Terrie L. Long of 1140 McClellen Ave, Klamath Falls, Oregon 97601, as my attorney-in-fact ("Agent") to exercise the powers and discretions described below.

If the Agent is unable to serve for any reason, I appoint Michael R. Long, of 1140 McClellen Ave, Klamath Falls, Oregon 97601, as my alternate or successor Agent, as the case may be to serve with the same powers and discretions.

My agent shall have full power and authority to act on my behalf but only to the extent permitted by this Special Power of Attorney. My Agent's powers shall include the power to:

1. Open, maintain or close bank accounts (including, but not limited to, checking accounts, savings accounts, and certificates of deposit), brokerage accounts, retirement plan accounts, and other similar accounts with financial institutions. This power shall include the authority to conduct any business with any banking or financial institution with respect to any of my accounts, including, but not limited to, making deposits and withdrawals, negotiating or endorsing any checks or other instruments with respect to any such accounts, obtaining bank statements, passbooks, drafts, money orders, warrants, and certificates or vouchers payable to me by any person, firm, corporation, or political entity.
2. Institute, supervise, prosecute, defend, intervene in, abandon, compromise, arbitrate, settle, dismiss, and appeal from any and all legal, equitable, judicial or administrative hearings, actions, suits, proceedings, attachments, arrests or distresses, involving me in any way.
3. Have access to any safe deposit box that I might own, including its contents.
4. Sell or convey any interest of mine in real estate located at

2855 Wantland Ave
Klamath Falls, Oregon

and legally described as two bedroom, two bathroom single family dwelling located on corner lot, Klamath County.

The total sale price must be at least \$50,000.00.

420 and 430 Boardwalk Place
Cottage Grove, Oregon

and legally described as Lot 8, Boardwalk, as platted and recorded in File 75, Slides 149 and

150, Lane County Oregon Plat Records, in Lane County, Oregon.
The total sale price must be at least \$50,000.00.

This power shall include the power to (i) sell upon such terms as my Agent shall deem appropriate, subject to the limitations (if any) stated above, (ii) sign any documents (including deeds) that may be required to convey title to such property, and (iii) collect and receive the proceeds from any such sale.

5. Mortgage or encumber any interest of mine in real estate located at:

2855 Wantland Ave
Klamath Falls, Oregon

and legally described as Two bedroom, two bathroom single family dwelling located corner lot, Klamath County.

The mortgage amount shall not exceed \$50,000.00.

420 and 430 Boardwalk Place
Cottage Grove, Oregon

and legally described as Lot 8, Boardwalk, as platted and recorded in File 75, Slides 149 and 150, Lane County Oregon Plat Records, in Lane County, Oregon.

The mortgage amount shall not exceed \$170,000.00.

This power shall include the power to (i) mortgage or encumber on such terms as my Agent shall deem appropriate, subject to the limitations (if any) stated above, (ii) sign any documents (including a mortgage or deed of trust), and (iii) take any other action that may be required to effect such mortgage or encumbrance.

6. Manage, insure, improve, repair, collect rents, execute leases, or take any other action that a landlord might take, with respect to any interest of mine in real estate located at:

2855 Wantland Ave
Klamath Falls, Oregon

and legally described as two bedroom, two bathroom, single family dwelling, located corner lot, Klamath County.

420 and 430 Boardwalk Place
Cottage Grove, Oregon

and legally described as Lot 8, Boardwalk, as platted and recorded in File 75, Slides 149 and 150, Lane County Oregon Plat Records, in Lane County, Oregon.

7. Obtain credit or borrow money in an amount not to exceed \$250,000.00.

This power shall include the power to (i) obtain credit upon such terms as my Agent may deem appropriate, subject to the limitations (if any) stated above, (ii) sign any documents (including notes, credit agreements, security agreements, and financing statements), and (iii) take any other action that may be required to complete the above transactions.

8. Prepare, sign, and file documents with any governmental body or agency, including, but not limited to, authorization to:

- a. Prepare, sign, and file income, gift and other tax returns of all kinds with federal, state, local, and other governmental bodies, and any power of attorney form appointing an agent required by the Internal Revenue Service and/or any state or local taxing authority.
- b. Obtain information or documents from any government or its agencies, and represent me in all tax matters, including the authority to negotiate, compromise, or settle any matter with such government or agency.
- c. Prepare applications, provide information, and perform any other act reasonably requested by any government or its agencies in connection with governmental benefits (including medical, military and social security benefits), and to appoint anyone, including my Agent, to act as my "Representative Payee" for the purpose of receiving Social Security benefits.

9. Act on my behalf with respect to the following matters:

- Enter into binding contracts on my behalf.

10. Transfer any of my assets to the trustee of any revocable trust created by me, if such trust is in existence at the time of such transfer.

I hereby grant to my Agent the full right, power, and authority to do every act, deed, and thing necessary or advisable to be done regarding the above powers, as fully as I could do if personally present and acting.

Any power or authority granted to my Agent under this document shall be limited to the extent necessary to prevent this Power of Attorney from causing, (i) my income to be taxable to my Agent, (ii) my assets to be subject to a general power of appointment by my Agent, or (iii) my Agent to have any incidents of ownership with respect to any life insurance policies that I may own on the life of my Agent.

My Agent shall not be liable for any loss that results from a judgment error that was made in good faith. However, my Agent shall be liable for willful misconduct or the failure to act in good faith while acting under the authority of this Power of Attorney. A successor Agent shall not be

liable for acts of a prior Agent.

No person who relies in good faith on the authority of my Agent under this instrument shall incur any liability to me, my estate or my personal representative. I authorize my Agent to indemnify and hold harmless any third party who accepts and acts under this document.

If any part of any provision of this instrument shall be invalid or unenforceable under applicable law, such part shall be ineffective to the extent of such invalidity only, without in any way affecting the remaining parts of such provision or the remaining provisions of this instrument.

My Agent shall be entitled to reasonable compensation for any services provided as my Agent. My Agent shall be entitled to reimbursement of all reasonable expenses incurred as a result of carrying out any provision of this Power of Attorney.

My Agent shall provide an accounting for all funds handled and all acts performed as my Agent, but only if I so request or if such a request is made by any authorized personal representative or fiduciary acting on my behalf.

This Power of Attorney shall become effective immediately, and shall not be affected by my disability or lack of mental competence, except as may be provided otherwise by an applicable state statute. This is a Durable Power of Attorney. This Power of Attorney shall continue effective until my death. This Power of Attorney may be revoked by me at any time by providing written notice to my Agent.

Dated April 1st, 2002, at Norwalk, Connecticut.

Jean M. Beckhardt
Jean M. Beckhardt

Witness Signature: Athina Tsaparakis
Name: Athena Tsaparakis
City: Norwalk
State: Connecticut

Witness Signature: Kimberly Merritt
Name: Kimberly Merritt
City: Norwalk
State: Connecticut

STATE OF CONNECTICUT, COUNTY OF FAIRFIELD, ss:

The foregoing instrument was acknowledged before me this 1st day of
April, 2002, by Jean M. Beckhardt.

[Signature]
Signature of person taking acknowledgment

DIMITRIOS G. TSAPARAKIS

Notary Public, State of Connecticut

My Commission Expires 01/31/2007