	HOWARD G. WAUGH	Vol. MO2 Page 68161
		- voi <u>woz</u> rage <u>ooto</u>
IV 2 5 AM		State of Oregon, County of Klamath Recorded 11/25/2002 //:09 a. m.
	SUSAN A. WAUGH	Vol M02, Pg
	AFTER RECORDING RETURN TO:	•
	HOWARD G. WAUGH 8706 ARANT RD KLAMATH FALLS, OR 97603	-
	ATAMO ADDODOG OTD	- REFINANCE PURCHASE REAL ESTATE
	KNOW ALL MEN BY THESE PRESENTS,	That I, HOWARD G. WAUGH
	have made, constituted and appointed and appoint SUSAN A. WAUGH	d and by these presents do make, constitute
	use and benefit; to: Execute any an and hypothecate, including but not lagreements, escrow instructions, mis	and in my name, place and stead and for my ad all documents necessary to purchase, mortgationisted to deeds, contracts, earnest money scellaneous lender originated documents, and funds CONCERNING the following described
	perform all and every act and thing done, as fully, to all intents and p personally present, hereby ratifying or my said attorney shall lawfully d	corney full power and authority to do and whatsoever requisite and necessary to be ourposes as I might or could do if and confirming all that my said attorney do or cause to be done by virtue hereof. In where the context so requires, the
	Dated November 6, 200	2.
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_	HOWARD' G. WAUGH	
	STATE OF Oregon ss.	November 6 2002
	COUNTY OF Klamath	
	Personally appeared the above named	HOWARD G. WAUGH
	and acknowledged the foregoing instr	rument to be \\\ \S voluntary act.
	(SSSSSSSSSSSSSSSSSSSSSSSSSSSSSSSSSSSSS	Betore) me: Umelay June
	OFFICIAL SEAL PAMELA J SPENCER NOTARY PUBLIC- OREGON COMMISSION NO. 334940	Notary Public for Ovegov My commission expires

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