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State of Oregon, County of Klamath
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Linda Smith, County Clerk
Fee \$ 26 # of Pgs 2

SPECIFIC POWER OF ATTORNEY
THIS SPECIFIC POWER OF ATTORNEY GIVEN on the
I the undersigned, do hereby appoint
Diane M. Newton, 18640 Taylor Rd, P.O. Box 1006, Merrill, OR 97633
to be my lawful ATTORNEY-in-FACT authority to the extent permitted by law to act in my capacity to do any and all of the following:
To accomplish all signatures required to close our loan with Klamath First Federal S&L
The rights, powers, and authority of my attorney in fact to exercise any and all of the rights and powers herein granted shall commence and be in full force and effect on 9 Dec 02 and shall remain in full force and effect until 10 Dec 02 or unless specifically extended or rescinded earlier by either party.
IN WITNESS WHEREOF, I have executed this power of attorney on 9 Dec 02.
Thomas E. Newton

 Witness:

 Address:

 Witness:

 Address:

(FOR NOTARY PUBLIC)

STATE OF CTECTOD COUNTY OF Y KIMONY
I, <u>Cassil</u> <u>Carlisl</u> , a resident of and notary public in and for the state and county named above, who am duly commissioned and sworn and legally authorized to administer oaths and affirmation, hereby certify that on (DATE) (NAME OF PERSON GRANTING POWER), who is known to me personally to be the GRANTOR in the above power of attorney, appeared before me, acknowledged signing the above power of attorney, and, after being first duly sworn by me under penalty of perjury, swore on his/her oath to the truth of the facts in the above power of attorney, declared said document to be a power of attorney that he/she gave to the above agent, signed it freely and voluntarily, and signed it in my presence and for the purposes explained in said power of attorney.
Subscribed and sworn to before me this bit day of Decompey, 2002.
My Commission expires: 1-205 OFFICIAL SEAL CASSIE M. CARLISLE NOTARY PUBLIC - OREGON COMMISSION NO. 348070 MY COMMISSION EXPIRES JULY 22, 2005