

MTC- 62022 m

State of Oregon, County of Klamath  
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Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 2

**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.*

**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.*

KRIS E. SCHROEDER  
220 LINCOLN 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 REFINANCE 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.*

KRIS E. SCHROEDER

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

PATRICIA WOODS

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.*

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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.*

KRIS E. SCHROEDER 220 LINCOLN STREET, 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).*

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.*

POWER OF ATTORNEY

\_\_\_\_\_  
\_\_\_\_\_  
to  
\_\_\_\_\_  
\_\_\_\_\_

54486

AFTER RECORDING RETURN TO:

\_\_\_\_\_  
NAME, ADDRESS, ZIP  
\_\_\_\_\_

POWER OF ATTORNEY TO REFINANCE REAL ESTATE

KNOW ALL MEN BY THESE PRESENTS, That I, KRIS E. SCHROEDER have made, constituted and appointed and by these presents do make, constitute and appoint PATRICIA WOODS my 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:

220 LINCOLN STREET, KLAMATH FALLS, OR 97601 and more particularly described as follows:

Lot 3, Block 46, FIRST ADDITION to the City of Klamath Falls, Oregon, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Account No.: 3809-032BA-14200-00 Key No.: 411156

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 7/24/03

Kris E. Schroeder  
KRIS E. SCHROEDER

STATE OF Oregon  
COUNTY OF Klamath

On this 24 day of July, 2003, personally appeared the above named \_\_\_\_\_ and acknowledged the foregoing instrument to be his/her voluntary act.

Before me:

Kevin L. Drake  
Notary Public for Klamath County  
My commission expires 1-15-06

(seal)

