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NJC - 65991

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AFTER RECORDING, RETURN TO:
Landamerica Lawyers Title
502 W. Main Street #103
Medford, OR 97501

State of Oregon, County of Klamath
Recorded 08/05/04 2:54 p m
Vol M04 Pg 51457
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

SPECIAL POWER OF ATTORNEY
(Refinance of Specific Real Property)

I, Michael Bird, the undersigned principal, hereby constitute and appoint Emilie Thornton as my Attorney in Fact to act in my name, place and stead, and for my use and benefit as if I were personally present, in the following respects:

To perform every act necessary and requisite to negotiate, agree to and consummate, on whatever terms my Attorney in Fact deems appropriate, any loan secured against the real property described below, including without limitation the review, approval, acceptance, execution or delivery of any escrow instructions, any loan application, any loan agreement, any note, any trust deed, any other debt, security or financing document, any other document required from me by my lender, any escrow agent, any title insurer or any other party affiliated with the transaction or any other document required for me that relates to the transaction.

The real property to which this Power of Attorney relates is premises located at 42012 Skiway Drive, Klamath Falls, Oregon 97601 and is described as follows:

Lot 16, Block 2, Lakewoods Subdivision, Unit No. 1, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon

I give and grant to my above named Attorney in Fact the authority to perform every act necessary and requisite to accomplish the purposes of this Power of Attorney, and I hereby ratify and confirm every act that my Attorney in Fact does or causes to be done by reason of this Power of Attorney.

This Power of Attorney shall be of no further effect after ONE YEAR from the date of its execution. This Power of Attorney shall not be diminished or affected by my subsequent disability or incapacity and shall continue in full force and effect for its stated term, unless I revoke or terminate it sooner in writing.

Dated this 4th day of August, 2004.

Michael Bird

STATE OF OREGON
County of Josephine:

This instrument was acknowledged before me on August 4th, 2004 by Michael Bird, personally known to me.

Laurie K Troles
Notary Public for Oregon
My commission expires: 5-19-08



21.00