

After recording, return to:

M05-69197

Klamath County, Oregon

11/16/2005 11:19:17 AM

Pages 1 Fee: \$21.00

POWER OF ATTORNEY

ATE-62451 S#

KNOW ALL MEN BY THESE PRESENTS, That I, JAMES EDWARD SMITH have made, constituted and appointed and by these presents do make, constitute and appoint DOTTIE S. SMITH my true and lawful attorney, for me and in my name, place and stead and for my use and benefit to borrow, on whatever terms my attorney in fact deems appropriate, on my behalf and to execute and deliver on my behalf notes, deeds of trust, mortgages or other debt and security instruments, in connection with real property described as:

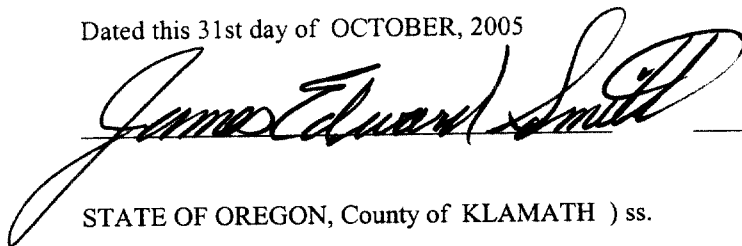
THE SOUTH ONE-HALF OF LOT 4, BLOCK 8, ALTAMONT ACRES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY, OREGON.

CODE 041 MAP 3909-010AC TL 02200 KEY # 541569

being premises located at: 3515 BISBEE STREET, KLAMATH FALLS, OR. 97603 and to execute and deliver on my behalf such other loan documents, escrow instructions, affidavits and other documents as may be necessary or appropriate for such loan or loans; 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 shall lawfully do or cause to be done by virtue hereof, with the restriction that this power of attorney shall be of no further effect after the date of DECEMBER 31, 2005.

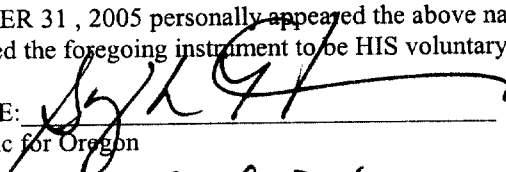
In construing this instrument and where the context so requires, the singular includes the plural.

Dated this 31st day of OCTOBER, 2005



STATE OF OREGON, County of KLAMATH) ss.

On OCTOBER 31, 2005 personally appeared the above named JAMES EDWARD SMITH and acknowledged the foregoing instrument to be HIS voluntary act and deed.

BEFORE ME: 
Notary Public for Oregon

My commission expires: 2-19-2006

\$21-A

