

M06-01321

Klamath County, Oregon

01/23/2006 03:02:19 PM

Pages 1 Fee: \$21.00

After recording, return to:
Aspen Title & Escrow
525 Main Street
Klamath Falls, Oregon 97601

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That I, ABRAHAM RAMOS have made, constituted and appointed and by these presents do make, constitute and appoint JODY K. CHOATE 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:

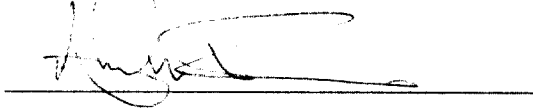
Lot 31 and 32, Block 11, ST. FRANCIS PARK, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon.

CODE 041 MAP 3909-002CD TL 01300 KEY# 520715

being premises located at: 4651 THOMPSON AVENUE, 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 FEBRUARY 15, 2006

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

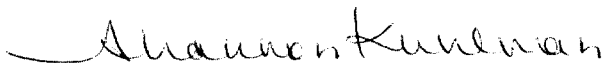
Dated this 15TH day of JANUARY, 2006



STATE OF OREGON, County of KLAMATH) ss.

On JANUARY 15TH, 2006 personally appeared the above named ABRAHAM RAMOS and acknowledged the foregoing instrument to be HIS voluntary act and deed.

BEFORE ME:


Notary Public for Oregon

My commission expires: 10-31-2008



021-A