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M06-07551

Klamath County, Oregon 04/18/2006 02:22:06 PM Pages 1 Fee: \$21.00

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, <u>Scot W. Tschirgi</u> nominate, constitute and appoint <u>Marolyn A. Tschirgi</u> my true and lawful attorney-in-fact, for me and in my name, place and stead to contract for, purchase, receive and take possession of; to sell, exchange, grant or convey with or without warranty; to mortgage, transfer in trust, or otherwise encumber or hypothecate the property legally described as:

Lot 24 in Block 6, Tract 1119, LEISURE WOODS, UNIT 2, according to the official plat thereof on file in the office of the county clerk of Klamath County, Oregon.

And to endorse, sign, seal, execute and deliver any and all mortgages, deeds of trust, deed of trust notes, notes or bonds, financing statements, checks, drafts or other negotiable instruments and other written instrument(s) of whatever kind reasonably required to effectuate this loan.

I also authorize my attorney-in-fact to execute in my name and behalf such papers and documents as may be required to obtain and consummate a mortgage loan including but not limited to mortgage loans guaranteed and/or insured by the Federal Housing Administration (FHA), or otherwise, and to execute such documents as may be required by FHA, and to execute loan settlement statements, certifications of occupancy, statements required by the Federal Truth-in-Lending Law or Real Estate Settlement Procedures Act of 1975, and any and all other papers necessary or proper to obtain and consummate said loan.

Furthermore, I grant to my attorney-in-fact full power of substitution and revocation, hereby ratifying and confirming all that my said attorney or my said attorney's substitute or substitutes shall lawfully do or cause to be done by virtue of these presents.

Dated: March 10, 2006

State of Oregon

}ss.

County of Lane

Personally appeared before me, this 10th day of March, 2006, the above named Scot W. Tschirgi, and acknowledged the foregoing instrument to be his voluntary act.

Before me:

OFFICIAL SEAL

OFFICI

Notary Publicator Oregon My commission expires 6/15/07

Scot W. Tschirgi

AFTER RECORDING, RETURN TO: CASCADE TITLE CO. 811 WILLAMETTE STREET EUGENE, OR 97401 ATTN: CINDY SENN

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