

POWER OF ATTORNEY
RANDY G. FERNLUND

MTT-74586M

M06-10893
Klamath County, Oregon
05/30/2006 03:38:00 PM
Pages 2 Fee: \$26.00

to
LORI A. FERNLUND

AFTER RECORDING RETURN TO:

RANDY G. FERNLUND AND LORI A. FERNLUND
6648 AIRWAY DRIVE
KLAMATH FALLS, OR 97603
NAME, ADDRESS, ZIP

POWER OF ATTORNEY TO REFINANCE REAL ESTATE

KNOW ALL MEN BY THESE PRESENTS, That I, Randy G. Fernlund
have made, constituted and appointed and by these presents do make, constitute
and appoint Lori A. Fernlund 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: 6684 AIRWAY DRIVE KLAMATH FALLS, OR 97603

and more particularly described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF BY THIS REFERENCE

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 May 9, 2006

[Signature]

STATE OF Oregon

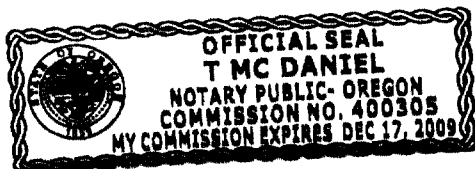
COUNTY OF Klamath

On this 9 day of May, 2006, personally appeared the above named
Randy G. Fernlund and acknowledged the
foregoing instrument to be his/her voluntary act.

Before me:

(seal)

[Signature]
Notary Public for Oregon
My commission expires 12/17/09



20.00

EXHIBIT "A" LEGAL DESCRIPTION

Lots 7, 8 and 9 of ANKENY GARDEN TRACTS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Tax Account No: 3909-024B0-01700-000

Key No: 583130