2007-002290 Klamath County, Oregon



AFTER RECORDING RETURN TO: EVELYN ROWLAND 8320 KELLER RD KLAMATH FALLS, OR 97603

02/09/2007 11:27:28 AM

Fee: \$26.00

MTC 78187-5H

POWER OF ATTORNEY

STATE OF OREGON)
) ss
County of Klamath)

Know all persons by these presence, that this document is intended to constitute a DURABLE GENERAL POWER OF ATTORNEY.

That I, Joseph Robert Dalton, of 3934 Lamarada Way, Klamath Falls, Klamath County, Oregon, 97603, hereby appoint Evelyn Rowland of Klamath Falls, OR 97603, to act as my attorney-in-fact and in my name, place and stead. My attorney-in-fact may act jointly or separately and shall have the following powers:

- (A) <u>Power with Respect to Bank Accounts</u>. To establish accounts of all kinds for me with financial institutions of any kind; to modify, terminate, make deposits to and write checks on and endorse checks for or make withdrawals from all accounts in my name or with respect to which I am an authorized signatory; to negotiate, endorse, or transfer any checks or other instruments with respect to any such accounts; and to contract for any services rendered by any financial institution.
- (B) <u>Power with Respect to Safe Deposit Boxes</u>. To contract with any institution for the maintenance of a safe deposit box in my name; to have access to all safe deposit boxes in my name or with respect to which I am an authorized signatory; to add to and remove from the contents of any such safe deposit box and to terminate any and all contracts for such boxes.
- (C) <u>Power to Sell and Buy</u>. To see and buy personal, intangible or mixed property, upon such terms and conditions as may seem appropriate; to use any credit card held in my name to make such purchases and to sign such charge slips as may be necessary to use such credit cards; and to repay from any funds belonging to me any money borrowed and to pay for any purchases made or cash advanced using credit cards issued to me.
- (D) <u>Power to Exercise Rights and Securities</u>. To exercise all rights with respect to securities that I now own, or may hereafter acquire; to establish, utilize and terminate brokerage accounts.
- (E) <u>Power to Borrow Money Including any Insurance Policy Loans</u>. To borrow money for my account upon such terms and conditions as may seem appropriate and to secure such borrowing by the granting of security interests in any property or interest in property which I may now or hereafter own; to borrow money upon any life insurance policies owned by me upon my life for any purpose and to grant a security interest in such policy to secure any such loan; and no insurance company shall be under any obligation whatsoever to determine the need for such loan or the application of the proceeds therefrom.
- (F) <u>Power With Respect to Taxes</u>. To prepare, sign, and file federal, state, and/or local income, gift, property or other tax returns, claims, et cetera.

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1 - POWER OF ATTORNEY - Joseph Robert Dalton



(G) Power of Demand and Receive. To demand, arbitrate, settle, sue for, collect, receive, deposit, expand for my benefit, reinvest or make such other appropriate dispositions of, as my agent deems appropriate, all cash rights to payments of cash, property rights, and/or benefits to which I am now or may in the future become entitled, regardless of the identity of the individual or public or private entity involved (and for purposes of receiving social security benefits, my agent is hereby appointed my "representative payee"); to utilize all lawful means and methods for such purposes.

I further give and grant to my said attorney-in-fact full power and authority to do and perform every act necessary to be done in the exercise of any of the foregoing powers as fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said attorney-in-fact shall lawfully do, or cause to be done by virtue thereof.

This instrument may not be changed orally.

This power of attorney is durable and shall not be effected by the subsequent disability or incompetence of the principal.

To induce any third party to act hereunder, I hereby agree that any third party receiving a duly executed copy or facsimile of this instrument may act hereunder, and that revocation or termination hereof shall be ineffective as to such third party unless and until actual notice or knowledge of such revocation or termination shall have been received by such third party.

In witness whereof, I have hereunto signed by name this _____ day of October, 2006.

Joseph R. Dalton, Principal

SUBSCRIBED AND SWORN to before me this 1th day of November

OFFICIAL SEAL
SHAUNA L MITCHELL
NOTARY PUBLIC - OREGON
COMMISSION NO. 386850
AY COMMISSION EXPIRES NOVEMBER 15, 2008

Notary Public for Oregon
My Commission Expires: 11538

Attorney-in-Fact
Specimen Signature

2 - POWER OF ATTORNEY - Joseph Robert Dalton