MTC782231

2007-002962 Klamath County, Oregon



02/21/2007 11:37:56 AM

Fee: \$41.00

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## After Recording Return To:

Roger D. Bartholomew 5581 Bartlett Ave. Klamath Falls, OR 97603 Prepared By:

# SPECIFIC DURABLE POWER OF ATTORNEY

NOTICE: IF YOU HAVE ANY QUESTIONS ABOUT THE POWERS YOU ARE GRANTING TO YOUR AGENT AND ATTORNEY-IN-FACT IN THIS DOCUMENT, OBTAIN COMPETENT LEGAL ADVICE. THIS DOCUMENT DOES NOT AUTHORIZE ANYONE TO MAKE MEDICAL AND OTHER HEALTH-CARE DECISIONS FOR YOU. YOU MAY REVOKE THIS POWER OF ATTORNEY IF YOU LATER WISH TO DO SO.

Block:

 Specific Durable Power of Attorney 1U015-XX (12/06)(d/l)

Page 1 of 5





I,ROGER D. BARTHOLOMEW

whose address is
5581 BARTLETT AVE

KLAMATH FALLS, OR 97603

appoint Carla M Bartholomew

whose address is 5581 Bartlett Ave, Klamath Falls, OR 97603

as my agent and attorney-in-fact ("Agent") to act for me in any lawful way with respect to applying for and consummating financial transactions involving the Property (described below).

1. PROPERTY

The Property is described as:

Lot 9 in Block 1 of TRACT NO. 1088, FERNDALE, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

and has an address of 5581 BARTLETT AVE KLAMATH FALLS, OR 97603-8168

 Specific Durable Power of Attorney 1U015-XX (12/06)

Page 2 of 5

DOC ID #: 00015649452301007

#### 2. AGENT'S AUTHORITY

(YOU MUST CROSS OUT ALL POWERS YOU WISH TO WITHHOLD FROM YOUR AGENT)

I hereby authorize my Agent to do all acts necessary to obtain financing and pledge the Property as security on my behalf for the following purposes:

Purchase the Property
Refinance to pay off existing liens on the Property
Construct a new dwelling on the Property
Improve, alur or repair the Property
Withdraw cash equity from the Property
Establish a line of credit with the equity in the Property

# 3. SPECIAL INSTRUCTIONS

VA Loan: In the event my Agent applies for a loan on my behalf that is guaranteed by the Department of Veterans Affairs: (1) all or a portion of my entitlement may be used; (2) if this is a purchase transaction, the price of the Property is \$ 0.00; (3) the amount of the loan to be secured by the Property is \$ 157,000.00; and (4) I intend to use and occupy the Property as my home. My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

FHA Loan: I intend to use and occupy the Property as my home. My Agent is authorized to sign the loan application (only if I am incapacitated), receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

Conventional Loan: My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

• Specific Durable Power of Attorney 1U015-XX (12/06)

Page 3 of 5

DOC ID #: 00015649452301007

## 4. GENERAL PROVISIONS

THIS POWER OF ATTORNEY IS EFFECTIVE IMMEDIATELY AND WILL CONTINUE UNTIL IT IS REVOKED BY ME. Any third party who receives a copy of this Power of Attorney may act under it. Revocation of this Power of Attorney is not effective as to a third party until the third party receives actual notice of the revocation. I agree to indemnify the third party for any claims that arise against the third party due to reliance on this Power of Attorney.

THIS POWER OF ATTORNEY IS NOT AFFECTED BY MY SUBSEQUENT DISABILITY OR INCAPACITY.

I HEREBY RATIFY AND CONFIRM ALL THAT MY AGENT MAY LAWFULLY DO OR CAUSE TO BE DONE BY VIRTUE OF THIS POWER OF ATTORNEY AND THE RIGHTS, POWERS AND AUTHORITY GRANTED HEREIN.

Witness	:	Date:	
Witness		Date:	
		Roger Butholomer	30JAN07
		Principal	Date
		ROGER D. BARTHOLOMEW	

 Specific Durable Power of Attorney 1U015-XX (12/06)

Page 4 of 5

DOC ID #: 00015649452301007

ATTENTION NOTARY PUBLIC: If the acknowledgment below does not meet the statutory requirements of your authorizing state, complete a proper acknowledgment on a separate sheet of paper and attach it to this document.

A A \

STATE OF COUNTY OF KI AMALW  Before me, on this day personally appeared Royce	D. Batholonen.			
known to me (or proved to me on the oath of	) to be the person whose			
name is subscribed to the foregoing instrument and acknowledged to me that s/he executed the same for the				
purposes and consideration therein expressed.	MA SWAY			
MARJORIE A STUART  NOTARY PUBLIC- OREGON  COMMISSION NO. 412331  NY COMMISSION EXPIRES DEC 20, 2010	Notary Public			

WARNING TO AGENT: THE AGENT AND ATTORNEY-IN-FACT, BY ACCEPTING OR ACTING UNDER THE APPOINTMENT, ASSUMES THE FIDUCIARY AND OTHER LEGAL RESPONSIBILITIES OF AN AGENT.

 Specific Durable Power of Attorney 1U015-XX (12/06)

Page 5 of 5