

2008-016113

Klamath County, Oregon

RECORDING REQUESTED BY

LSI

ATE 65728

AND WHEN RECORDED MAIL TO

West Coast - Recording Department

700 Cherrington Parkway

Coraopolis, PA 15108



00057110200800161130020029

12/05/2008 03:13:18 PM

Fee: \$26.00

POWER OF ATTORNEY AND CORRECTION AGREEMENT

Granted for a Refinance of the property whose address is 404 Washington Street, Klamath Falls, OR 97601, hereinafter the "Transaction", occurring on or about 04/25/08.

No change of amount, interest or due date will be permitted under this authorization.

Closing Documents include but are not limited to: Notes, Deeds, Mortgages/Deeds of Trust, Subordinations, security instruments, riders, attachments and addenda, including documents necessary or requested as part of this transaction by Title Insurer, Lender, or the other parties to the transaction, including but not limited to governmental and taxing authorities, which may include but are not limited to the following types of documents: authorizations to obtain payoffs, releases of mortgages and liens; certificates for birth, death and marriage (related to this transaction); communications with lenders and judgment and lien holders to satisfy or subordinate their liens. In addition, in the event of clerical error or mistakes, including but not limited to omissions, spelling, grammatical, typographical and scrivener errors, then in such event Undersigned, hereby gives its consent and grants authority to Title Insurer to correct any omission, misstatement or inaccuracy and execute any new or corrected or completed documents as may be deemed necessary to remedy any omission, inaccuracy or misstatement.

I/We ("Undersigned"), hereby make(s) and appoint(s) and by this Power of Attorney do (es) make, constitute and appoint either Tara Crago, Amanda Moro, Ellen Hatten, Karen Matthews and Teresa Davis as a representative of, ("Title Insurer"), the true and lawful attorney-in-fact for Undersigned, and in Undersigned's name to complete, execute, sign our names, place our initials on "Closing Documents" related to the above referenced Transaction, and to execute, by the initialization and signature (as required) on any one of the following authorized Title Insurer employee or agents, Tara Crago, Amanda Moro, Ellen Hatten, Karen Matthews and Teresa Davis for the purpose of completing the Closing Documents in the above referenced transaction.

This Power of Attorney is effective unless revoked by Undersigned upon 30 days prior written notice. Further giving and granting said attorney, full power and authority to do and perform all and every act and thing whatsoever necessary to be done in and about the specific and limited premises (set out herein) as fully, to all intents and purposes, as might or could be done if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that said attorney shall lawfully do or cause to be done by virtue hereof. A photocopy of this form shall be as acceptable as an original. In Witness Whereof, intending to be bound, I have hereto set my hand and seal this 25 day of April, 2008.

POWER OF ATTORNEY AND CORRECTION AGREEMENT

(Continued)

Borrower Signature: Nadejda Poznanskaya
NADEJDA POZNANSKAYA

Witness if Required (Sign and Print)

Second Witness if Required (Sign and Print)

Co Borrower Signature: _____

Witness if Required (Sign and Print)

Second Witness if Required (Sign and Print)

ALL PURPOSE ACKNOWLEDGEMENT

State of Oregon

County of Klamath

On 25 of April, 2008, before me, (insert name of title of officer/notary) Jo Ann Baracosa Notary, personally appeared (insert name of borrower) Nadejda Poznanskaya, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument. The person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under penalty of perjury, under the laws of the State of California that the foregoing paragraph is true and correct.

Witness my hand and official seal.

Signature Jo Ann Baracosa (seal)

Jurat

State of Oregon

County of Klamath

Subscribed and sworn to (or affirmed), before me on this 25 day of April, 2008 by Nadejda Poznanskaya, prove to me on the basis of satisfactory evidence to be the person(s), who appeared before me.

Signature Jo Ann Baracosa (seal)

