

After Recording Mail To:
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Attn: Recording Dept
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Cleveland, OH 44128

2011-013432

Klamath County, Oregon



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12/05/2011 09:16:02 AM

Fee: \$42.00

POWER OF ATTORNEY

M.I.S. FILE NO

1175213

THIS POWER OF ATTORNEY AUTHORIZES THE PERSON NAMED BELOW AS MY ATTORNEY-IN-FACT TO DO ONE OR MORE OF THE FOLLOWING: TO SELL, LEASE, GRANT, ENCUMBER, RELEASE OR OTHERWISE CONVEY ANY INTEREST IN MY REAL PROPERTY AND TO EXECUTIVE DEEDS AND ALL OTHER INSTRUMENTS ON MY BEHALF, UNLESS THIS POWER OF ATTORNEY IS OTHER OTHERWISE LIMITED HEREIN TO SPECIFIC REAL PROPERTY.

I, MARK W. MCDANIEL of 3921 CORONADO WAY, KLAMATH FALLS, OREGON, 97603 have made, constituted, appointed and by these presents do make, constitute, and appoint JEANIE R. MCDANIEL of 3921 CORONADO WAY, KLAMATH FALLS, OREGON, 97603 as my true and lawful Attorney-in-Fact for me and in my name, place and stead to represent me at settlement or closing to encumber and release any interest in my real property at 3921 CORONADO WAY, KLAMATH FALLS, OREGON, 97603, more particularly described in the legal description attached hereto as Schedule A and made a part hereof, and specifically to execute, seal, acknowledge and deliver a first lien position mortgage to CITI BANK, INC., IN THE AMOUNT OF \$114,265.00 and any and all related contracts, leases, loan commitments, truth-in-lending statements, affidavits, notices of right of rescission, transfer tax and recordation tax forms, re-recording certificates, check and drafts payable to my order, assignments, releases, promissory notes and any and all loan documents and other legal documents necessary to complete the refinance, and/or conveyance of the aforesaid property in furtherance hereof; and further, to borrow any and all sums of money upon such terms and conditions as my attorney shall deem fit and proper and for that purpose to execute and deliver on my behalf all promissory notes, bonds or other evidence of indebtedness which may be necessary to secure said indebtedness by deed of trust or mortgage.

I give and grant to my said Attorney-in-Fact full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the aforesaid property at settlement or closing including signing the settlement statement; and to make changes, adjustments or deductions thereon, as fully to all intents and purposes as I might or could do if personally present at the doing thereof, hereby ratifying and confirming all that said attorney-in-fact, shall have lawfully done pursuant hereto.

This instrument is to be construed and interpreted as a Specific Power of Attorney within the powers expressed herein and the enumerations of specific items, acts, rights or powers herein shall not limit or restrict and shall not be construed or interpreted as limiting or restricting the powers granted to my Attorney-in-Fact, and I hereby ratify and confirm all that my said Attorney-in-Fact shall do or cause to be done in connection herewith. This Power of Attorney shall not be affected by my subsequent disability or incapacity, it being my intention and direction that the authority conferred hereby shall be exercisable notwithstanding my subsequent disability or incapacity.

IN TESTIMONY WHEREOF, I have hereunto set my hand and seal this the
26th day of October, 2011.

Heather M. Williams Mark W. Mcdaniel (Seal)
Witness Signature MARK W. MCDANIEL

Heather M. Williams
Heather M. Williams Hmw
Witness Printed Name

State: Mississippi
County: Harrison

I hereby certify that on this 26th day of October, 2011
_____, before me the subscriber, a Notary Public of the jurisdiction aforesaid

personally appeared MARK W. MCDANIEL, known to me by the person whose name is subscribed to the within instrument, and did acknowledge the foregoing Power of Attorney to be his act and deed for the purpose therein contained.

In testimony whereof, I have affixed my official seal the date above written.

My Commission Expires:
Jan 11, 2013

Heather M. Williams
Notary Public
STATE OF MISSISSIPPI
ID # 92026
HEATHER M. WILLIAMS
Commission Expires
Jan. 11, 2013
JACKSON COUNTY