2012-012592 Klamath County, Oregon



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DURABLE POWER OF ATTORNEY

- I, CAROL J. WOOD of Springfield, Oregon, appoint GARY E. WOOD, my Agent and attorney-in-fact ("my Agent"). My Agent shall have power and authority to:
- 1. <u>Support</u>. Make expenditures for my health, education, support, maintenance, and general welfare, and for the health, education, support, and maintenance of any members of my immediate family who are or become dependent upon me for support.
- 2. <u>Manage and Dispose of Assets</u>. Take possession of, retain, change the form of, manage, maintain, improve, lease, grant options on, encumber, sell, exchange, or otherwise dispose of any of my real or personal property or any interest in property, in any manner and on any terms my Agent considers to be in my best interests.
- 2(a). I specifically authorize my Agent to take all these actions as to any real estate (as defined in ORS 696.010(14)) that I now own or that is later acquired by me or on my behalf.
- 2(b). My Agent shall not use this power of attorney to engage in professional real estate activity (as defined in ORS 696.010(13)) and shall not receive any compensation for activities that could constitute engaging in professional real estate activity.
- 3. <u>Checks and Notes</u>. Receive, endorse, sign, sell, discount, deliver, and deposit checks, drafts, notes, and negotiable or nonnegotiable instruments, including any drawn on the Treasury of the United States or the State of Oregon or any other state or governmental entity.
- 4. <u>Financial Institutions</u>. Enter into any transaction with and contract for any services rendered by a financial institution, including continuing, modifying, or terminating existing accounts; opening new accounts; drawing, endorsing, or depositing checks, drafts, and other negotiable instruments; acquiring and transferring certificates of deposit; withdrawing funds deposited in my name alone or in my name and the name of any other person or persons; and providing or receiving financial statements. "Financial institutions" means banks, trust companies, savings banks, commercial banks, savings and loan associations, credit unions, loan companies, thrift institutions, mutual fund companies, investment advisors, brokerage firms, and other similar institutions.
- 5. <u>Investments and Securities Transactions</u>. Invest and reinvest in common or preferred stocks, bonds, mutual funds, common trust funds, money market accounts, secured and unsecured obligations, mortgages, and other real or personal property; engage in investment transactions.

- 6. <u>Insurance and Annuity Contracts</u>. Purchase, maintain, modify, renew, convert, exchange, borrow against, surrender, cancel, and collect or select payment options under any insurance or annuity contract. This power shall extend to any insurance I own on the life of my Agent. Any receipt, release, or other instrument executed by my Agent in connection with any insurance or annuity contract shall be binding and conclusive upon all persons.
- 7. <u>Business Interests</u>. Continue, participate in, sell, reorganize, or liquidate any business or other enterprise owned by me, either alone or with any other person or persons.
- 8. <u>Voting</u>. Appear and vote for me in person or by proxy at any corporate or other meeting.
- 9. <u>Retirement Plans</u>. Establish, modify, contribute to, select payment options under, make elections under, receive payments from, make rollovers to, and take any other steps I might take with respect to IRA accounts and other retirement plans.
- 10. <u>Collections</u>. Demand and collect any money or property owed to me and give a receipt or discharge for the money or property collected.
 - 11. Debts. Pay my debts and other obligations.
- 12. <u>Litigation</u>. Sue upon, defend, compromise, or submit to arbitration any controversies in which I may be interested; and act in my name in connection with any complaint, proceeding, or suit.
- 13. Borrowing. Borrow in any manner and on any terms my Agent considers to be in my best interests (including borrowing from my Agent's own funds), and give security for repayment.
- 14. <u>Lending</u>. Lend funds to any person (including my Agent), provided that the loan is adequately secured and bears a reasonable rate of interest.
- 15. <u>Taxes and Assessments</u>. To represent me before any office of the Internal Revenue Service and Oregon Department of Revenue concerning any of my tax returns and any tax matter effecting me, to receive any confidential information concerning the same, and to sign any tax returns or other tax filings on my behalf.
- 16. Government Benefits. Perform any act necessary or desirable (including acting as representative payee) in order for me to qualify for and receive all types of government benefits, including Medicare, Medicaid, Social Security, veterans', workers' compensation benefits, including the execution and funding of an Income Cap Trust. To negotiate, endorse and cash my social security, veteran's administration and railroad retirement checks, U.S. Savings Bond, and any other checks, bonds or negotiable instruments from the government, and any person or institution.

- 17. <u>Disclaimer</u>. Disclaim any property, interest in property, or power to which I may be entitled, except where an interest passes to my Agent as a result of the disclaimer; and take all steps required to make the disclaimer effective under state and federal laws, including Section 2518 of the Internal Revenue Code or any successor statute. In deciding whether to disclaim, my Agent shall consider the effect of disclaimer on taxes that may be payable, on qualification for government benefits, and on my existing estate plan.
- 18. <u>Elective Share Rights</u>. Exercise any right to claim an elective share in any estate or under any Will.
- 19. <u>Fiduciary Positions</u>. Resign from or renounce on my behalf fiduciary positions, including personal representative, trustee, conservator, guardian, attorney-in-fact, and officer or director of a corporation; and discharge me from further responsibility by filing accountings with a court or settling by formal or informal methods. This power is subject to the terms and provisions of the instrument creating the fiduciary position.
- 20. <u>Safe Deposit Box</u>. Have access to and make deposits to or withdrawals from any safe deposit box rented in my name alone or in my name and the name of any other person or persons.
 - 21. Mail. Redirect my mail.
- 22. <u>Custody of Documents</u>. Take custody of important documents, including any Will, trust agreements, deeds, life insurance policies, and contracts.
- 23. <u>Employees and Advisors</u>. Employ, compensate, and discharge attorneys, accountants, investment advisors, property managers, custodians, physicians, dentists, nurses, household help, and others to render services to me or for my benefit.
- 24. <u>Waiver of Privileges</u>. Waive any attorney-client, physician-patient, or other professional privilege which would otherwise protect me against the disclosure of confidential information, in order to obtain information from the professional.
- 25. <u>Compensation of My Agent</u>. Compensate my Agent for the reasonable value of my Agent's financial management services while acting under this power of attorney.
- 26. <u>Make Gifts</u>. To make gifts to any of the beneficiaries of my then current estate plan (including my attorney-in-fact) so long as the gifts are consistent with such estate plan and are for the purpose of effectuating appropriate estate tax planning and/or my health care or long-term care planning; any such gifts shall be considered an advance to the beneficiary to whom the gift is made.
 - 27. <u>Living Trust</u>. Exercise any powers under any revocable Trust which I have created.

- 28. To Arrange For My Medical Care. To have access to my medical records, to make decisions as to acceptance or rejection of medical treatment, to engage and dismiss physicians and other health care personnel, to choose where I shall receive medical treatment and to arrange for my admission to and discharge from hospitals and other places of treatment, to grant consent for or refuse consent to any medical procedure, to sign any consent or release, and to do anything in connection with my health care which I could do personally. If I shall have executed a valid Advance Directive this provision shall be inapplicable.
- 29. <u>To Serve As My Conservator or Guardian</u>. If it is necessary at any time for a court to appoint a conservator for my estate or a guardian of my person or estate, and if I have not specifically nominated someone else, I nominate my Agent, or my successor Agent if my principal Agent is not available to serve, to serve as such conservator or guardian.
- 30. <u>Durability</u>. The powers granted to my Agent under this power of attorney shall continue to be exercisable even though I have become disabled or incompetent.
- 31. <u>Governing Law.</u> The validity and construction of this power of attorney shall be determined under Oregon law.

I have signed t	his power of attorney consisting of f	Four (4) pages including this page on this
22 day of Gotor	, 2012.	

OFFICIAL SEAL
SUZANNE MARY RIEDMANN DAVIS
NOTARY PUBLIC - OREGON
COMMISSION NO. 461582
MY COMMISSION EXPIRES SEPTEMBER 6, 2015

Notary Public for Oregon
My Commission expires: 9-6-2015