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Fee: \$62.00

POWER OF ATTORNEY FOR FINANCES
DURABLE AND GENERAL

I, Jeromy Gardiner, do hereby make, constitute and appoint Lillie Gardiner as my agent and attorney-in-fact. My attorney-in-fact (hereinafter referred to as "agent") shall have the following power and authority:

1. Support To make expenditures for my care, maintenance support and general welfare and to distribute such sums as are necessary for the care, support and maintenance of members of my family who are legally dependent upon me for support.

2. Managing and Disposing of Assets. To take possession of, retain, change the form of, manage, maintain, improve, lease, encumber, sell, exchange, or otherwise dispose of any of my real or personal property, in any manner and on any terms my agent considers to be in my best interests; to keep such property insured; and to pay any and all taxes, charges and assessments that may be levied or imposed upon such property.

3. Buying Property and Goods. To bargain for, buy and deal in property and goods of every description.

4. Transacting. To convey, grant, sell, mortgage, pledge, consign, lease, and in any and every manner deal in and with my property, both real and personal.

5. Conveying. To make and deliver any deeds, conveyances, contracts, covenants and other instruments, undertakings or agreements of whatever kind and nature, with regard to any real or personal property that I own or may acquire.

6. Deposit and Withdraw Monies. To deposit, negotiate, or withdraw any monies deposited with any bank, mutual savings bank, credit union, savings and loan association, mutual fund, life insurance company, investment advisor or broker in my name, or in the name of myself and any other person or persons, and generally to do any business with any such financial institution or agency on my behalf.

7. Financial Institutions. To 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, drafting, 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.

8. Checks and Notes. To accept, sign, endorse, sell, discount, deliver, deposit, and transfer checks, drafts, notes, bills, bonds, and negotiable or nonnegotiable instruments, including any payments to me drawn on the Treasury of the United States or any state or governmental entity.

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9. Government Bonds and Notes. To make and change investments, including buy, sell, transfer and withdraw, and to handle all transactions with regard to United States savings bonds and Treasury bills, notes and bonds.

10. Investments and Securities Transactions. To make and change investments; to buy sell, transfer and withdraw securities, including common and preferred stocks of corporations, as my said agent in its discretion may deem prudent; and to hold such securities in the name of its nominee or unregistered in such form that transfer thereof may be effected by delivery; to vote any stock in my name as proxy; and to elect, declare or change my domicile for the purpose of transferring securities.

11. Insurance d Annuity Contracts. To purchase, maintain, modify, renew, convert exchange, borrow against, surrender, cancel, and collect or select payment options under any insurance or annuity contract. 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.

12. Business Interests. To continue, participate in, sell, reorganize, merge, or liquidate any business or other enterprise owned by me, either alone or with any other person or persons, including the power to exercise rights in securities, to vote at all meetings of security holders and to lend money to any corporation in which I hold any shares; to elect or employ officers, directors and agents; to execute partnership agreements and amendments; and to carry out the provisions of any agreement for the sale of any business or stock.

13. Safe Deposit Box. To have access to and remove any item from any safe deposit box which has been rented in my name, or in the name of myself and any other person or persons.

14. Department of Motor Vehicles Titles. To apply for a certificate of title, endorse and transfer title, for any motor vehicle, mobile or manufactured home; and to represent in such transfer document that the title to such vehicle is free and clear of all liens and encumbrances except those specifically set forth in such transfer document

15. Collect Debts. To collect and receive any money, property, debts or claims whatsoever, as are now or shall hereafter become due, owing and payable or belonging to me; to forgive debts, and to give receipts or other sufficient discharge for any of the same.

16. Borrowing. To borrow any sums of money on my behalf, on such terms and at such rates of interest as my said agent may deem proper, and to give security on my behalf for the repayment of the same.

17. Lending. To lend funds to any person, including my agent, provided that the loan is adequately secured and bears a reasonable rate of interest.

18. Government Benefits. To do and perform every act necessary or desirable, including to apply to serve as representative payee, with respect to rights and entitlements for my benefit from the Social Security Administration, Medicare, Medicaid, any branch of military service, the Veterans Administration, and any state Department of Veterans Affairs.

19. Pension Benefits. To negotiate checks, communicate with pension administrators, and make elections and other determinations with regards to any pension to which I am entitled, whether private, federal (including the Office of Personnel Management), state (including Public Employees Retirement System), or other.

20. Retirement Benefits. To negotiate checks, communicate with benefits administrators, make elections and other determinations, including rollovers and payout options, make contributions to, and exercise any other rights and powers that I have as a participant, owner or beneficiary of an IRA of any sort, 401 (k) plan, 403(b) plan, profit-sharing plan, and any other pension plan, whether qualified or non-qualified; to consent or waive any rights that I have as a spouse in connection with these plans.

21. Pay Obligations. To pay my debts and other obligations.

22. Tax Matters. To represent me in all tax matters; to prepare, sign and file federal, state and or local income, estate, gift and other tax returns of all kinds; to elect, declare or change my domicile for the purpose of federal and state tax elections; to pay any and all taxes, charges and assessments in connection with any lands and holdings owned by me and to protest in my name any such taxes or the proposed assessment of any such taxes; to submit this form to the Internal Revenue Service or other tax agencies and to complete and attach to it IRS form 2848.

23. Legal Proceedings. To commence, prosecute and to defend against, to compromise, submit to arbitration, answer and oppose all actions, suits and proceedings touching any matters in which I am or hereafter may be interested or concerned, and any matters which may arise from the agency created in this instrument.

24. Power To Amend Power of Attorney. To amend this Power of Attorney, only for my benefit and only for the following reasons: to comply with changes in statutes, and to include legal descriptions of real property. Such amendment shall be signed, dated and notarized by my agent and attached as an Exhibit to this original Power of Attorney.

25. Creditors. To negotiate my obligations with creditors, including credit card issuers, and to cancel my credit cards and charge accounts.

26. Mail. To redirect my mail.

27. Custody of Documents. To take custody of important documents, including any will, trust agreements, deeds, life insurance policies and contracts.

28. Establish and Fund Trust. To establish and fund a trust for my benefit or the benefit of my spouse, and to amend and/or revoke a revocable trust for my benefit or the benefit of my spouse.

29. Disclaim and Renounce. To disclaim or renounce any interest or power to which I might be entitled, and to do all acts pursuant to such disclaimer or renunciation required under federal or state law (including the Internal Revenue Code of 1986 and its successors).

30. Retain and Release Power of Appointment. To retain and reserve a power of appointment regarding any conveyance; to release all or a portion of any power of appointment held by me, whether general or special; and to release any such power of appointment regarding real property by a deed signed by my agent.

31. Elective Share Rights. To exercise any right to claim or to waive said right in an elective share in any estate or under any will.

32. Fiduciary Positions. To 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 to discharge me from further responsibility by filing accountings with a court or settling by formal or informal methods.

33. Employees and Advisors. To employ, compensate and discharge such domestic and professional personnel, including attorneys, accountants, financial consultants, advisors, consultants, servants and employees as my agent deems appropriate.

34. Gifting. To make gifts or other transfers without consideration, outright or in trust, including the forgiveness of indebtedness.

35. Gift and Convey to Agent. To grant, bargain, sell, convey and transfer real property and personal property, including but not limited to bank, investment and brokerage accounts, any and all securities, stocks and bonds, life insurance and annuities, from my name to the name of the agent, or to a trustee of a trust established for my benefit and/or the benefit of my spouse.

36. Change Ownership and Beneficiaries. To change ownership of my life insurance policies, annuities, and retirement accounts; to borrow cash value from or surrender such life insurance policies annuities and retirement accounts; to make and change beneficiary designations and to consent and/or waive consent in connection with the designation of beneficiaries of my life insurance policies, annuities, and retirement accounts, to consent or waive any rights that I have as a spouse in

connection with these policies and accounts. Such retirement accounts shall include an IRA of any sort, 401(k) plan, 403(b) plan, profit-sharing plan, and any other pension plan, whether qualified or non-qualified.

37. Elect Domicile. To elect, declare or change my domicile for the purpose of long term care planning.

38. Take Actions to Obtain Government Benefits. To perform any act necessary or desirable in order for me or my spouse to qualify for and receive all types of government benefits, including Medicare, Medicaid, Social Security, veteran's and workers compensation benefits.

39. Assign Support Rights. To assign any support rights to which I might be entitled under the domestic relations laws of the state of Oregon, or any other state.

✓ General Authority. I authorize my said agent for me and in my name generally to do and perform all and every act and thing whatsoever requisite, desirable or necessary to be done in the premises; to conduct manage and control all my business and my property, wheresoever situate and whether now owned or hereafter acquired, as my agent may deem for my best interests; and to execute and acknowledge any and all instruments necessary or proper to carry out the foregoing powers, hereby releasing and holding harmless all third persons from responsibility for the acts and omissions of my said agent and empowering my said agent to indemnify all such persons against loss, expense and liability.

Broad Grant of Authority. I expressly declare that I am aware of the broad grant of authority herein and recognize that these powers maybe needed for purposes that cannot be determined in advance, including planning for long term care benefits.

Durability. I expressly declare that the power of my agent herein described shall be exercisable by my said agent on my behalf, and shall be binding on me, notwithstanding that I may become legally disabled or incompetent.

Agent Unable or Unwilling to Act. An agent named herein shall be deemed "unable" or "unwilling" to act in that capacity when his/her successor or the principal can document such by producing a certificate of death, a statement of incapacity by a physician or a written resignation from the agent.

Governing Law. It is my intent that this power of attorney be valid in every state, however all questions pertaining to validity, interpretation and administration of this power shall be determined in accordance with the laws of the State of Oregon.

Nomination of Conservator. In the event it becomes necessary to appoint a conservator for my estate, I nominate my agents under this instrument to serve as conservator in the order of preference listed above.

Third Party Reliance. Third persons may rely upon the continued validity of this

Power of Attorney until receiving actual knowledge of its revocation or of my death.

Dated this 17 day of February, 2011.


Jeromy Gardiner

STATE OF OREGON)
)ss.
COUNTY OF KLAMATH)

Personally appeared the above-named Jeromy Gardiner before me this 17 day of February, 2011 and acknowledged the foregoing instrument to be his voluntary act and deed.


Notary Public For Oregon

My Commission Expires: 12-3-14

