

After Recording Return To:
Kathleen M. Ostrander
1726 Winona Way
Klamath Falls, OR 97603



2017-000418
Klamath County, Oregon
01/17/2017 02:26:26 PM
Fee: \$72.00

DURABLE POWER OF ATTORNEY

I, JAMES D. OSTRANDER, of Klamath Falls, Oregon, appoint KATHLEEN M. OSTRANDER as my Agent and attorney-in-fact ("my Agent"). My agent shall have the following power and authority:

1. **Support.** Make expenditures for my health, education, support, maintenance, and general welfare.
2. **Managing and Disposing of Assets.** 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. This authority is intended to allow any such transaction, with regard specifically to my real property located at 240 S. Rogers St., Klamath Falls, OR 97601, legally described as set forth in Attached Exhibit "A".
3. **Checks and Notes.** 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. **Financial Institutions.** 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. **Investments and Securities Transactions.** 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 with any financial institution; and hold my securities in the name of my Agent's nominee or in unregistered form.
6. **Insurance and Annuity Contracts.** 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. **Business Interests.** Continue, participate in, sell, reorganize, or liquidate any business or other enterprise owned by me, either alone or with any other person or persons.

1 – Durable Power of Attorney – JAMES D. OSTRANDER

8. Voting. Appear and vote for me in person or by proxy at any corporate or other meeting.

9. Retirement Plans. 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. This power includes the authority to alter beneficiary designations, including in a manner that appears to be self-dealing. It is my wish that all of my retirement plans and other pre-tax accounts and benefits continue to maintain the preferential income tax benefit, but my agent shall have full discretion to make an election or take an action contrary to such beneficial income tax treatment, based on judgment of my best interests.

10. Credit Cards. Cancel or continue my credit cards and charge accounts, use my credit cards to make purchases, and sign charge slips on my behalf.

11. Collections. Demand and collect any money or property owed to me and give a receipt or discharge for the money or property collected.

12. Debts. Pay my debts and other obligations.

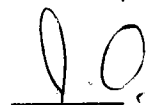
13. Litigation. Sue upon, defend, compromise, or submit to arbitration any controversies in which I may be interested; and act in my name in connection with any complaint, proceeding, or suit.

14. Borrowing. Borrow in any manner and on any terms my Agent considers to be in my best interests and give security for repayment.

15. Lending. Lend funds to any person provided that the loan is adequately secured and bears a reasonable rate of interest.

16. Taxes and Assessments. For all tax years: pay any tax or assessment; appear for and represent me, in person or by attorney, in all tax matters; execute any power of attorney forms required by the Internal Revenue Service (including the supplying of specific information required by Treasury Regulation Sections 601.503(a)(1) through (5) inclusive), the Oregon Department of Revenue, or any other taxing authority; receive confidential information from any taxing authority; prepare, sign, and file federal, state, and local tax returns and reports for all tax matters, including income, gift, estate, inheritance, generation-skipping, sales, business, FICA, payroll, and property tax matters; execute waivers, including waivers of restrictions on assessment or collection of tax deficiencies and waivers of notice of disallowance of a claim for credit or refund; execute extension agreements; execute consents, closing agreements, settlement agreements and other documents related to my tax liability; make any elections available under federal or state tax law; and delegate authority or substitute another representative with respect to all matters described in this paragraph.

17. Government Benefits. Perform any act necessary or desirable in order for me to qualify for and receive all types of government benefits, including Medicare, Medicaid, Social



Security, veterans', and workers' compensation benefits. The power granted under this paragraph shall include the power to dispose of any property or interest in property by any means (including making gifts or establishing and funding trusts) and the power to name or change beneficiaries under insurance policies, pay-on-death arrangements, retirement plans and accounts, and any other assets, provided that any disposition or designation shall be consistent with my existing estate plan to the extent reasonably possible.

18. Disclaimer. Disclaim any property, interest in property, or power to which I may be entitled; 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.

19. Elective Share Rights. Exercise any right to claim an elective share in any estate or under any Will.

20. Fiduciary Positions. 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.

21. Safe Deposit Box. 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.

22. Mail. Redirect my mail.

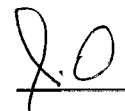
23. Gifting. Continue a pattern of gifting, defined by a type and volume of gifting which has continued for at least two consecutive years, regardless of recipient, so long as such gifting is in my best interest as understood by my agent.

24. Custody of Documents. Take custody of important documents, including any Will, trust agreements, deeds, life insurance policies, and contracts.

25. Award Program Benefits. Take possession of, retain, maintain, transfer, or exchange any award program benefits (for example, accumulated air miles that can be exchanged for airline tickets, upgrades or other benefits; credit card gift points and rewards; etc.) I may own at this time or at any time in the future, in any manner and on any terms my Agent considers to be in my best interest.

26. Employees and Advisors. 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.

27. Trusts. Establish a revocable or irrevocable trust, amend or terminate an existing trust, and transfer any of my real or personal property to a trust provided the trust is consistent



with my existing estate plan to the extent reasonably possible and provided that (a) income and principal are payable during my lifetime solely to me or for my benefit, and (b) the trust is consistent with my existing estate plan to the extent reasonably possible. This shall include the authority to establish an income cap trust or other vehicle to achieve eligibility for public benefits.

28. Release of Medical Records. Seek review of my medical records, and execute releases of confidential information from medical providers, and consult with my physicians and care providers to the same extent as my health care representative; however, I leave decisions about my health care to my health care representative or attorney-in-fact for health care under applicable state law. My Agent may seek review of my medical records, and execute HIPAA authorizations for release of protected health information (PHI under federal regulations and applicable state law) from medical providers and insurers or other third party payors, and consult with my physicians, insurers, third party payors, and care providers to the same extent as my health care representative or attorney-in-fact for health care, and shall be considered a personal representative (along with my health care representative or attorney-in-fact for health care) for health care disclosure under the federal HIPAA regulations and applicable state law.

29. Nomination of Guardian and Conservator. To the extent permitted by state law, I nominate my Agent to act as my guardian and conservator if I become incapacitated.

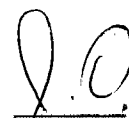
30. Perform Other Acts to Carry Out the Powers Granted. Execute and deliver any written instrument and perform any other act necessary or desirable to carry out any of the powers granted to my Agent under this power of attorney, as fully as I might do personally. I ratify and confirm all acts performed by my Agent pursuant to this power of attorney.

31. Third Party Reliance. Third parties who rely in good faith on the authority of my Agent under this power of attorney shall not be liable to me, to my estate, or to my heirs, successors, or assigns. Third parties without actual notice of revocation may conclusively rely on the continued validity of this power of attorney. If requested, my Agent shall furnish, and a third party may conclusively rely on, an affidavit or certificate stating that (1) I was competent at the time this power of attorney was executed, (2) the power of attorney has not been revoked, (3) my Agent continues to serve as attorney-in-fact under the power of attorney, and (4) my Agent is acting within the scope of authority granted under the power of attorney. My Agent may sue or pursue other action against any third party who refuses to honor this power of attorney after such an affidavit or certificate has been provided.

32. Alternate Agent. If KATHLEEN M. OSTRANDER is unable or unwilling to act as my Agent, I appoint DEBORAH OSTRANDER as my alternate Agent and attorney-in-fact.

33. Durability. The powers granted to my Agent under this power of attorney shall continue to be exercisable even though I have become disabled or incompetent.

34. Governing Law. The validity and construction of this power of attorney shall be determined under Oregon law.



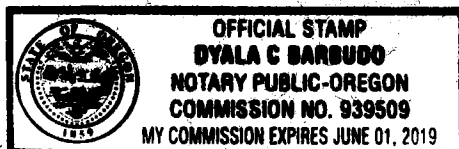
35. Revocation of Prior Agent Authority. It is my express intention in executing this power of attorney to revoke all prior unlimited durable powers of attorney I may have executed in the past. This power of attorney replaces such documents. It does **not** replace limited powers of attorney executed with investment, brokerage, banking or other financial institutions, nor does it replace limited powers of attorney executed with respect to retirement, pension, deferred compensation, IRA or other such plans or accounts.

I have signed this power of attorney this 27 day of October, 2016.

James D. Ostrander
JAMES D. OSTRANDER

STATE OF OREGON)
County of Klamath)

On this 27 day of October, 2016, JAMES D. OSTRANDER appeared before me personally and acknowledged to me that he executed this power of attorney freely and voluntarily.



[Signature]
NOTARY PUBLIC FOR OREGON
My Commission Expires: June 1, 2019

J.D.

EXHIBIT "A"
LEGAL DESCRIPTION

Beginning at a point in the West line of Rogers Street (formerly Paul Street) 120 feet Southerly from the Southeast corner of Lot 4 in Block 8, LAKESIDE ADDITION to the City of Klamath Falls, Oregon, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, and running thence Southerly along the Westerly line of said Rogers Street, 60 feet; thence Westerly at right angles to first course 100 feet; thence Northerly parallel with first course 60 feet; thence Easterly 100 feet to the point of beginning, situate in Lot 2 of Section 32, Township 38 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, and being that parcel of land formerly designated as Lot 7 of Block 8, LAKESIDE ADDITION to the City of Klamath Falls, Oregon.

James D. Ostrander

Reference: Title Order No. 0099985
Escrow No. MT99985-SH

Kathleen M Ostrander

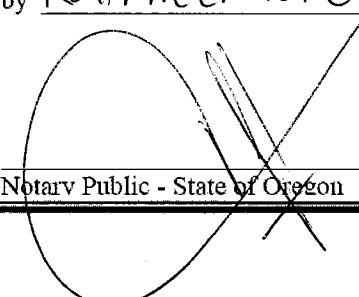
10-27-2016

State of OREGON

County of Klamath

This record was acknowledged before me on October 27, 2016

by Kathleen M. Ostrander.



Notary Public - State of Oregon



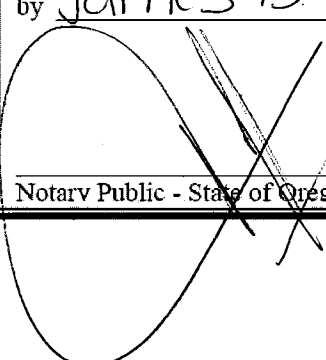
OFFICIAL STAMP
DYALA C BARBUDO
NOTARY PUBLIC-OREGON
COMMISSION NO. 939509
MY COMMISSION EXPIRES JUNE 01, 2019

State of OREGON

County of Klamath

This record was acknowledged before me on October 27, 2016

by James D Ostrander.



Notary Public - State of Oregon



OFFICIAL STAMP
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