AFTER RECORDING RETURN TO: Cascade Title & Escrow 811 Willamette Street Eugene, OR 97401



2017-014761

Klamath County, Oregon

12/29/2017 12:06:01 PM

Fee: \$57.00

DURABLE POWER OF ATTORNEY

I, ERNEST G. MEISSNER, do hereby make, constitute and appoint LIESL K. MEISSNER my Agent and attorney-in-fact (hereinafter called Agent) with the following power and authority:

- 1. <u>Support</u>. To make expenditures for my care, maintenance, support and general welfare, and to distribute such sums as are necessary for the care, maintenance, education and support of members of my immediate family who are or become dependent upon me for support;
- 2. <u>Management</u>. To take possession of, manage, administer, operate, maintain, improve and control all my property, real and personal; to insure and keep the same insured; and to pay any and all taxes, charges and assessments that may be levied or imposed upon any thereof;
- 3. <u>Collections</u>. To collect and receive any money, property, debts or claims whatsoever, now or hereafter due, owing and payable or belonging to me; and to forgive debts; and to give receipts, acquittance or other sufficient discharges for any of the same;
- 4. <u>Checks and Notes</u>. To sign, endorse, sell, discount, deliver and/or deposit checks, drafts, notes and negotiable or nonnegotiable instruments, including any payments to me drawn on the Treasury of the United States or the State of Oregon or any other state or governmental entity, and to accept drafts;
- 5. <u>Investments</u>. To retain any property in the hands of the Agent in the form in which it was received; and to make investments and changes of investments in such securities, including common and preferred stocks of corporations or other property, real or personal, as my Agent 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;
 - 6. <u>Debts</u>. To pay my debts and other obligations;
- 7. <u>Litigation</u> To sue upon, defend, compromise, submit to arbitration or adjust any controversies in which I may be interested; and to act in my name in any complaints, proceedings or suits with all the powers I would possess if personally present and under no legal disability;
 - 8. <u>Acquisition</u>. To bargain for, buy and deal in property and goods of every description;
- 9. <u>Disposition</u>. To sell, convey, grant, exchange, transfer, option, convert, mortgage, pledge, consign, lease and otherwise dispose of any of my property, whether real or personal;
- 10. <u>Borrowing</u>. To advance or loan the Agent's own funds on my behalf; and to borrow any sums of money on such terms and at such rate of interest as my Agent may deem proper and to give security for the repayment of the same;

- 11. <u>Agreements</u>. To make and deliver any deeds, conveyances, contracts, covenants and other instruments, undertakings or agreements, either orally or in writing, which my Agent may deem proper;
- 12. <u>Voting</u>. To appear and vote for me in person or by proxy at any corporate or other meeting;
- 13. <u>Safety Deposit Box</u>. To have access to any safety deposit box which has been rented in my name or in the name of myself and any other person or persons;
- 14. <u>Withdrawal of Funds</u>. To withdraw any monies deposited with any bank, mutual savings bank, credit union, savings and loan association, mutual fund, money market account, 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;
- 15. <u>Tax Returns</u>. To sign and file on my behalf all city, county, state, federal and other governmental or quasi-governmental tax returns or reports, including income, gift, sales, business, and property tax returns or reports of every kind whatsoever; to execute waivers, extension agreements, settlement agreements and closing agreements with respect to those returns and to appear for me, in person or by attorney, and represent me before the United States Treasury Department or the Oregon Department of Revenue or the taxing authority of any other state or governmental entity;
- 16. <u>Government Benefits</u>. To do and perform every act necessary or desirable, including transferring my assets to my spouse or children or to a trust for the benefit of either, and to serve as representative payee with respect to rights and entitlements for my benefit from Social Security, Medicare and military service;
- 17. <u>Treasury Bonds</u>. To purchase U.S. Treasury bonds or other instruments redeemable at par in payment of federal estate taxes;
- 18. Additions to or Create a Trust. To add any or all of my assets to a trust created by me alone or in conjunction with one or more other persons and already in existence at the time of the creation of this power or to create and fund a trust of which I, my spouse or my children are beneficiaries;
- 19. <u>Business Interests</u>. To continue as a going concern any business interest owned by me, either individually or as a co-partner;
- 20. <u>Substitution and Delegation</u>. To appoint and substitute for my said Agent any Agents, nominees or attorneys to exercise any or all of the powers herein and to revoke their authority at pleasure;

- 21. <u>Pension/Retirement Plans</u>. To act on my behalf in dealing with my pension and retirement plans, including the power to make IRA contributions, IRA rollovers, voluntary contributions, borrow from any retirement plan, elect or select pay out options, and take any other steps which I might take on my own behalf with regard to my retirement and/or IRA/pension plans;
 - 22. Mail. To redirect my mail;
- 23. <u>Credit Cards/Charge Accounts</u>. To cancel or continue my credit cards and/or any credit or charge accounts;
- 24. <u>Custody of Papers</u>. To take custody of my Will, deeds, life insurance policies, contracts, securities or other important papers;
- 25. <u>Transfer of Property</u>. To transfer or dispose of my property in order to effect my entitlement to public services or benefits, if my Agent determines, in her discretion, that such action is in my best interest;
- 26. <u>Disclaimer</u>. 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;
- 27. General Authority. I authorize my Agent for me in my name generally to do and perform all and every act and thing necessary or desirable to conduct, manage and control all my business and my property, wherever it is situated, 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 all third persons from responsibility for my Agent's acts and omissions and I empower my Agent to indemnify all such persons against loss, expense and liability;
- 28. <u>Third Party Reliance</u>. Third persons may conclusively rely upon the continued validity of this Power of Attorney until receiving actual knowledge of its revocation. Third persons may conclusively rely on a copy of this instrument in its entirety or any portion thereof certified as such by my Agent. Any reliance by a third person upon the provisions of this paragraph shall absolve said third person from any liability that might otherwise result from such reliance;
- 29. <u>Durability</u>. These powers of attorney shall remain exercisable by my Agent on my behalf in the event I may become legally disabled or incompetent;
- 30. <u>Governing Law</u>. All questions pertaining to validity, interpretation and administration of this power shall be determined in accordance with the laws of Oregon;

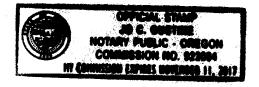
- Gifting. My agent may continue to make gifts consistent with any gifting program I adopted prior to my incapacity, or to enable me to qualify for government assistance. Such gifting program shall be evidenced by any past history of making gifts which I have engaged in;
- 32. Beneficiary Designation. To designate or change beneficiaries under insurance policies, pay on death arrangements, retirement plans and accounts, and any other assets, provided that any beneficiary designation shall be consistent with my existing estate plan to the extent reasonably possible. This power includes the power to designate my agent as a beneficiary; and
- Virtual Assets. My Agent may take such actions as are reasonably necessary and prudent to locate, administer, and transfer to my Agent's control, any Virtual Asset (as hereinafter defined) which I may own or otherwise possess rights to. Without limiting the generality of the foregoing, my Agent is authorized: (a) to hire and reasonably compensate computer or other technical experts to assist him or her with respect to any Virtual Asset; (b) to change passwords or other means to access and/or take control of any Virtual Asset; (c) to take such actions as my Agent shall deem necessary to protect the security and continued accessibility of any Virtual Asset; and (d) to communicate with any software licensor, internet service provider, or other third party in connection with the location, administration, or transfer of any Virtual Asset. For purposes of this Power of Attorney, a "Virtual Asset" shall mean any intangible personal property which is stored and/or accessed by any electronic means whatsoever, whether on a personal computer, computer network, portable electronic storage device or media, or through and/or over the internet.

DATED this 24th day of May, 2017.

ERNEST G. MEISSNER

STATE OF OREGON)
) ss
County of Deschutes)

Personally appeared Ernest G. Meissner and acknowledged the foregoing instrument to be his voluntary act and deed.



MOTARY PUBLIC FOR OREGON
My Commission Expires: 11 Nov 2017