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NO PART OF ANY STEVENS-NESS FORM MAY BE REPR

2022-011673

Klamath County, Oregon



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09/28/2022 10:42:29 AM

Fee: \$87.00

POWER OF ATTORNEY

HOWARD LAWRENCE CHAFFIN

To

MARGARET ANN CHAFFIN

After recording, return to (Name and Address):

MARGARET ANN CHAFFIN
2312 WANTLAND AVE
KLAMATH FALLS OR 97601SPACE RESERVED
FOR
RECORDER'S USE

I, HOWARD LAWRENCE CHAFFIN

hereby appoint MARGARET ANN CHAFFIN

as my true and lawful attorney in fact ("my attorney"), to act in my name and for my support and benefit as set forth herein:

(1) To lease, sell, exchange, or otherwise dispose of any real or personal property that I own or may own in the future, or in which I may have any right, title or interest, including rights of homestead, for any price or sum, and upon such terms and conditions as to my attorney may seem proper;

(2) To take possession of, manage, maintain, operate, repair or improve any and all real or personal property, including any business or businesses, that I own or may own in the future, to pay the expense thereof, 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 such property;

(3) To buy, sell and generally deal in and with goods and merchandise of every name, nature and description, and to hypothecate, pledge and encumber the same;

(4) To buy, sell, assign, transfer and deliver all or any securities in my name or through a brokerage in unregistered form in any publicly or privately traded company for any price, and upon such terms as to my attorney may seem proper, and to receive and make payment therefor, so long as all such actions are consistent with my estate plan;

(5) To establish, modify, or revoke trusts; to establish, modify, cancel, select payment options under, and in all other respects to manage retirement plans, annuities and insurance contracts on my behalf;

(6) To borrow or lend any sums of money on such terms and at such rates of interest as to my attorney may seem proper, and to give or accept security for the repayment of the same, so long as all such actions are consistent with my estate plan;

(7) To ask for, demand, recover, collect and receive all moneys, debts, rents, dues, accounts, legacies, bequests, interests, dividends and claims whatsoever which are now or which hereafter may become due, owing and payable or belonging to me, and to have, use and take all lawful ways and means in my name for the recovery of any thereof by attachments, levies or otherwise;

(8) To prepare, execute and file any proof of debt and other instruments in any court and to take any lawful proceedings in connection with any sum of money or demand due or payable to me, and in any proceedings, to vote in my name for the election of any trustee(s), and to demand, receive and accept any dividend or distribution whatsoever;

(9) To adjust, settle, compromise or submit to mediation or arbitration any account, debt, claim, demand or dispute, as well as matters which now exist or hereafter may arise between me or my attorney and any other person or persons;

(10) To sell, discount, endorse, negotiate and deliver any check, draft, order, bill of exchange, promissory note or other negotiable paper payable to me, and to collect, receive and apply the proceeds therefrom for my use for any lawful purpose; to pay to or deposit the same or any other sum of money coming into the hands of my attorney into checking and into savings accounts in my name with any bank or banker of my attorney's selection, and to draw out moneys deposited to my credit with any bank, by check or otherwise, including deposits in savings accounts, and to apply the same for any of the purposes of my business as my attorney may deem proper; to purchase and sell certificates of deposit; to appoint any bank or trust company as escrow agent; to transfer any asset of mine into any form or sort of trust; and, generally, to conduct any and all banking transactions on my behalf;

(11) To make, execute and deliver any and all manner of contracts with reference to minerals, oil, gas, oil and gas rights, rents and royalties, including agreements facilitating exploration for and discovery of oil, gas, minerals and deposits;

(12) To commence and prosecute, to defend against and to compromise, suits and proceedings concerning any matters in which I am or hereafter may be interested or concerned;

(13) To vote any securities in my name as proxy;

(14) To have access to any safe deposit box which has been or may be rented in my name or in the name of myself and any other person or persons;

(CONTINUED)

Returned at Counter



(15) In connection with any of the powers herein granted, to sign, make, execute, acknowledge and deliver in my name any and all deeds, contracts, bills of sale, leases, promissory notes, drafts, acceptances, evidences of debt, obligations, mortgages, pledges, satisfactions, releases, acquittances, receipts, bonds, writs and any and all other instruments whatsoever, with such general or special agreements and covenants, including those of warranty, as to my attorney may seem proper and consistent with my estate plan;

(16) To employ, pay and discharge any person, including legal counsel, in connection with the exercise of any power granted by this instrument;

(17) To complete, amend, execute and deliver any tax return or form of any nature whatsoever; to pay any tax due or collect any tax refund due; to make and respond to lawful inquiries from any taxing authority in connection with any power granted herein;

(18) To access, modify, control, archive, transfer, and delete my digital assets, including without limitation all email messages and email accounts; digital music, photographs, and video; social media accounts; web hosting accounts; blogs; online store and auction accounts; etc., to the fullest extent allowed a fiduciary in the Revised Uniform Fiduciary Access to Digital Assets Act.

(19)

(20) Generally, to conduct, manage and control all of my business and my property, wherever it may be located, as my attorney may deem necessary for my support, in my best interests and consistent with my estate plan, hereby releasing all third persons from responsibility for their good-faith reliance on the acts and omissions of my attorney.

I hereby give to my attorney full power and authority to do each and every act and thing whatsoever, as fully as I might or could do if personally present, hereby ratifying and confirming all that my attorney shall lawfully do or cause to be done by virtue hereof, and specifically acknowledging that any change in the status of my mental competency, or its deterioration, absence, or failure, whether temporary or permanent, shall not affect, diminish, or make null and void the effectiveness and validity of this instrument.

This power shall take effect (check one):

☒ on the date it is signed.

☐ if given by an individual, on the date that individual becomes "financially incapable" as defined by ORS 125.005.

☐ if given by an individual, on the date that individual is adjudged incompetent by a court of proper jurisdiction.

☐ (describe circumstance) _____

If no box is checked, this power shall take effect on the date it is signed.

My attorney and all persons who rely in good faith on my attorney's actions under this power of attorney may assume that this power has not been revoked until my attorney has received actual notice either of such revocation or of my death.

In construing this instrument, where the context so requires, the singular includes the plural, and all grammatical changes shall be made so that this instrument shall apply equally to businesses, other entities and to individuals.

I have signed this instrument on 9/28/2022; any signature on behalf of a business or other entity is made with the authority of that entity.

[Signature]
M A Chaffin

STATE OF OREGON, County of Klamath

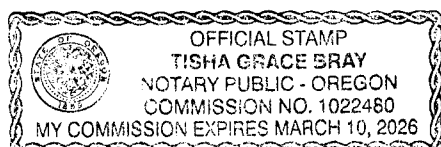
) ss.

This record was acknowledged before me on September 28, 2022,
 by Howard Lawrence Chaffin

This record was acknowledged before me on September 28, 2022,
 by Margaret Ann Chaffin

as _____

of _____



[Signature]
 Notary Public for Oregon

My commission expires March 10, 2026