

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, _____
Make, constitute and appoint _____
my true and lawful attorney-in-fact, for me and in my name, place and stead to
contract for, purchase, receive and take possession of; to mortgage, transfer
in trust pursuant to a deed of trust, or otherwise encumber or hypothecate the
property legally described as:

and to endorse, sign, seal, execute and deliver any and all mortgages, deeds
of trust, deed of trust notes, notes or bonds, financing statements, checks,
drafts or other negotiable instruments and other written instrument(s) of
whatever kind reasonably required to effectuate this loan.

I also authorize my attorney-in-fact to execute in my name and behalf such
papers and documents as may be required to obtain and consummate a mortgage
loan including but not limited to mortgage loans guaranteed and/or insured by
the Federal Housing Administration (FHA), or otherwise, and to execute such
documents as may be required by FHA, and to execute loan settlement statements,
certifications of occupancy, statements required by the Federal Truth-in-Lending
Law or Real Estate Settlement Procedures Act of 1975, and any and all other
papers necessary or proper to obtain and consummate said loan.

Furthermore, I grant to my attorney-in-fact full power of substitution and
revocation, hereby ratifying and confirming all that my said attorney or my
said attorney's substitute or substitutes shall lawfully have done, do or
cause to be done by virtue of these presents.

Dated: _____

State of Oregon }
 }
County of Lane }

Personally appeared before me the above named _____
and acknowledged the foregoing instrument to be _____ voluntary act and
deed. Before me:

Notary Public for Oregon

(SEAL)

My commission expires: _____