

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO

Name: Mary Ann Ketola
Street Address: 19918 Acre Street
City & State: Northridge, CA. 91324

SPACE ABOVE THIS LINE FOR RECORDER'S USE

POWER OF ATTORNEY — GENERAL

KNOW ALL PERSONS BY THESE PRESENTS: That I, Mary Ann Ketola

the undersigned (jointly or severally, if more than one) hereby make, constitute and appoint Kenneth C. Ketola

my true and lawful Attorney for me and in my name, place and stead and for my use and benefit:

(a) To ask, demand, sue for, recover, collect and receive each and every sum of money, debt, account, legacy, bequest, interest, dividend, annuity and demand (which now is or hereafter shall become due, owing or payable) belonging to or claimed by me, and to use and take any lawful means for the recovery thereof by legal process or otherwise, and to execute and deliver a satisfaction or release therefor, together with the right and power to compromise or compound any claim or demand.

(b) To exercise any or all of the following powers as to real property, any interest therein and/or any building thereon: To contract for, purchase, receive and take possession thereof and of evidence of title thereto; to lease the same for any term or purpose, including leases for business, residence, and oil and/or mineral development; to sell, exchange, grant or convey the same with or without warranty; and to mortgage, transfer in trust, or otherwise encumber or hypothecate the same to secure payment of a negotiable or non-negotiable note or performance of any obligation or agreement;

(c) To exercise any or all of the following powers as to all kinds of personal property and goods, wares and merchandise, choses in action and other property in possession or in action: To contract for, buy, sell, exchange, transfer and in any legal manner deal in and with the same; and to mortgage, transfer in trust, or otherwise encumber or hypothecate the same to secure payment of a negotiable or non-negotiable note or performance of any obligation or agreement;

(d) To borrow money and to execute and deliver negotiable or non-negotiable notes therefor with or without security; and to loan money and receive negotiable or non-negotiable notes therefor with such security as he/she shall deem proper;

(e) To create, amend, supplement and terminate any trust and to instruct and advise the trustee of any trust wherein I am or may be trustor or beneficiary; to represent and vote stock, exercise stock rights, accept and deal with any dividend, distribution or bonus, join in any corporate financing, reorganization, merger, liquidation, consolidation or other action and the extension, compromise, conversion, adjustment, enforcement or foreclosure, singly or in conjunction with others of any corporate stock, bond, note, debenture or other security, to compound, compromise, adjust, settle and satisfy any obligation, secured or unsecured, owing by or to me and to give or accept any property and/or money whether or not equal to or less in value than the amount owing in payment, settlement or satisfaction thereof.

(f) To transact business of any kind or class and as my act and deed to sign, execute, acknowledge and deliver any deed, lease, assignment of lease, covenant, indenture, indemnity, agreement, mortgage, deed of trust, assignment of mortgage or of the beneficial interest under deed of trust, extension or renewal of any obligation, subordination or waiver of priority, hypothecation, bottomry, charter-party, bill of lading, bill of sale, bill, bond, note, whether negotiable or non-negotiable, receipt, evidence of debt, full or partial release or satisfaction of mortgage, judgment and other debt, request for partial or full reconveyance of deed of trust and such other instruments in writing or any kind or class as may be necessary or proper in the premises.

(g) [Strike if not applicable] Regardless of my disability or incapacity occurring after the making of this Power of Attorney, this Power of Attorney shall not be affected for a period of [insert number of months] or one year after the disability or incapacity occurs, whichever period first expires, with respect to my real property which constitutes my principal place of residence.

(h) [Strike if not applicable] Regardless of my disability or incapacity occurring after the making of this Power of Attorney, this Power of Attorney shall not be affected for a period of [insert number of months] or one year after the disability or incapacity occurs, whichever period first expires, with respect to all of my personal property.

GIVING AND GRANTING unto my said Attorney full power and authority to do and perform all and every act and thing whatsoever requisite, necessary or appropriate to be done in and about the premises as fully to all intents and purposes as I might or could do if personally present, hereby ratifying all that my said Attorney shall lawfully do or cause to be done by virtue of these presents. The powers and authority hereby conferred upon my said Attorney shall be applicable to all real and personal property or interests therein now owned or hereafter acquired by me and wherever situate.

My said Attorney is empowered hereby to determine in his/her sole discretion the time when, purpose for and manner in which any power herein conferred upon him shall be exercised, and the conditions, provisions and covenants of any instrument or document which may be executed by him/her pursuant hereto; and in the acquisition or disposition of real or personal property, my said Attorney shall have exclusive power to fix the terms thereof for cash, credit and/or property, and if on credit with or without security.

When the context so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

WITNESS my hand this 2 day of April, 1982

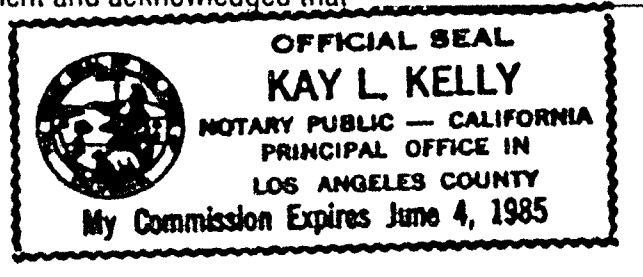
1 See reverse side for instructional purposes only Not to be recorded. Mary Ann Ketola

STATE OF CALIFORNIA } SS. MARY ANN KETOLA
COUNTY OF Los Angeles

On April 2, 1982, before me, the undersigned, a Notary Public in and for said State, personally appeared Mary Ann Ketola

known to me to be the person whose name subscribed to the within instrument and acknowledged that executed the same.

WITNESS my hand and official seal. 66651 LIBER 482 PAGE 362 Kay L. Kelly Notary Public in and for said State.



**DO NOT RECORD**

California Civil Code §2356(a) (West 1980 Supplement) provides:

"(a) Unless the power of an agent is coupled with an interest in the subject of the agency, it is terminated by: (1) its revocation by the principal; (2) his death; or, (3) his incapacity to contract, except for a power of attorney created pursuant to Section 2307.1, which power terminates upon the expiration of one year from the occurrence of disability or incapacity of the principal, or of such lesser period specified by the principal."

California Civil Code §2307.1 (West 1980 Supplement) provides:

"When a principal designates another his attorney in fact or agent by a power of attorney in writing, signed by the principal and acknowledged, and the writing contains the words 'This power of attorney shall not be affected by the subsequent disability or incapacity of the principal until one year after the disability or incapacity occurs, or such lesser period specified by the principal,' or similar words showing the intent of the principal that the authority conferred shall be exercisable notwithstanding his or her later disability or incapacity, then the authority of the attorney in fact or agent is exercisable by him or her as provided in the power on behalf of the principal until one year after the disability or incapacity occurs, or such lesser period specified by the principal, notwithstanding later disability or incapacity of the principal at law, provided, however, that the authority of the attorney in fact or agent under a power created pursuant to this section to engage in any transaction involving the sale, conveyance, exchange, transfer, partition, lease, or encumbrance of real property, or any rights or security interest therein, shall be limited to real property which comprises the principal place of residence of the principal. A principal may limit the time period that a power of attorney survives that disability or incapacity to a period less than one year.

All acts done by the attorney in fact or agent, pursuant to the power during any period of disability or incapacity, have the same effect and inure to the benefit of and bind the principal or his or her heirs, devisees, and personal representatives as if the principal were competent and not disabled. Any bona fide purchaser or encumbrancer for value may conclusively rely upon, and need not inquire into, the capacity of the principal at the time a durable power of attorney is created pursuant to this section.

If a conservator or guardian shall thereafter be appointed for the property or estate of the principal, the attorney in fact or agent shall, during the continuance of the appointment, account to the conservator or guardian rather than the principal. The conservator or guardian has the same power the principal would have had if he or she were not disabled or incapacitated to revoke, suspend, or terminate all or any part of the power of attorney or agency."

REQUESTED BY  
**SILVER STATE TITLE CO.**  
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DOUGLAS CO. NEVADA  
\$5.00 *pd*  
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SUZANNE BEAUDREAU  
RECORDER

*Betty Herndon*  
*Dep.*

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