

Know all Men by these Presents:

That STEPHEN W. GARDNER

do by these presents appoint BARBARA A. GARDNER

attorney in fact, for me and in my name, and for my use and benefit

to demand, sue for, collect, and receive all such sums of money, debts, dues, accounts, legacies, bequests, interests, dividends, annuities, and demands whatsoever, as are now or shall hereafter become due, owing, payable, or belonging to me and have, use, and take all lawful ways and means in my name or otherwise for the recovery thereof by attachment, arrest, or otherwise, and to compromise and agree for the same, and to make and deliver discharges for the same for me and in my name; to contract for, purchase, receive, and take lands, tenements, and hereditaments, and accept the seisin and possession of all lands, and all deeds and other assurances in the law therefor, and to lease, let, sell

release, convey, mortgage, convey by way of deed of trust, and hypothecate lands, tenements, and hereditaments upon such terms and conditions, and under such covenants as she shall think fit; also to bargain for, buy, sell, mortgage, hypothecate, and in any way and every way and manner deal in and with goods, wares, and merchandise, choses in action, and other property in possession or in action, and to do every kind of business of what nature or kind soever; and also for me and in my name, and as my act and deed to make, sign, seal, execute, acknowledge, and deliver deeds, leases and assignments of lease, covenants, indentures, agreements, mortgages, deeds of trust and reconveyances thereunder, hypothecations, bottomries, charter-parties, bills of lading, bills, bonds, notes, receipts, evidences of debt, releases and satisfaction of mortgage, judgments, and other debts, and such other instruments in writing of whatever kind and nature as may be necessary, convenient, or proper in the premises including assignments of accounts receivable, notices of the expected assignments of such accounts, and cancellation of such notices; also, in case of loss by fire, or otherwise, to adjust insurance losses. IN CONNECTION WITH THAT CERTAIN PROPERTY KNOWN AS: 948 COMO CT., GARDNERVILLE, NV

THE UNDERSIGNED HEREBY ACKNOWLEDGE THAT HE IS AWARE THAT HIS VA ELIGIBILITY IS BEING USED.

Giving unto my said attorney full power to perform every act and thing which SHE may think necessary 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 and confirming all that my said attorney shall lawfully do or cause to be done by virtue of these presents.

VOID AETER: FEBRUARY 28, 1992

In Witness Whereof I have hereunto set my hand the 30th day of DECEMBER one thousand nine hundred and ninety-one

Signed and Delivered in the Presence of

Stephen W. Gardner
STEPHEN W. GARDNER

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State of NEVADA

County of DOUGLAS

ss.

On this 30TH day of DECEMBER

in the year one thousand nine hundred and NINETY-ONE, before me,

JUDY A. COCLICH

a Notary Public,

State of NEVADA, duly commissioned and sworn, personally appeared

STEPHEN W. GARDNER

known to me to be the person described in and whose name IS subscribed to the within instrument, and acknowledged to me that HIS executed the same.

In Witness Whereof I have hereunto set my hand and affixed my official seal in the County of DOUGLAS the day and year in this certificate first above written.

[Handwritten Signature]

Notary Public, State of NEVADA



JUDY A. COCLICH
Notary Public - State of Nevada
Appointment Recorded in Carson City
MY APPOINTMENT EXPIRES OCT. 3, 1995

My Commission expires

Power of Attorney
(GENERAL)

TO

Dated _____, 19____

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'92 JAN 30 P12:03

SUZANNE BERNARD
RECORDER

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