APN 11-162-12/

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:

NAME

John and Denise Rutchland

1012 Treadwell Avenue

Simi Valley, CA 93065

CIV.

STATE

ZIP

ALL

SPACE ABOVE FOR RECORDER'S USE ONLY

Title Order No.	1268 2168	
Escrow or Loan No.	93-854-VR	

Power of Attorney

Know All Men by These Presents: That I, John Rutchland, the undersigned, hereby make constitute and appoint Denise Rutchland my true and lawful Attorney for me and in my name, place and stead and for my use and benefit insofar as it pertains to the execution of documents necessary to accomplish the refinance of my property located at 361 Barret Drive, Stateline, NV (aka lot 27 on Kingsbury Village Unit No. 5 filed for record 9/7/66 in Douglas County, NV as Doc. #33786). Said documents shall include but not be limited to escrow instructions, note, trust deed, Reg Z. and all other documents 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 roceiva 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 thereta 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, chosen 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 thorafor with or without security; and to loan money and receive negotiable or non-negotiable notes therefor with such security as said Attorney 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 truster 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 foreclasure, 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 owning 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 or priority, hypothecation, bottomy, charter-party, bill of loding, bill of sale, bill, bond, note, whether negotiable or non-negotiable, receipt, evidence of deets, 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 of any kind or class as may be necessary or proper in the premises.

Giving and Granting unto my said Attorney tull 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, hreby 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 required by me and wherever situate.

My soid Attorney is empowered hereby to determine in said Attorney's sole discretion the time when, purpose for and manner in which any power therein conferred upon said Attorney shall be exercised, and the conditions, provisions and covenants of any instrument or document which may be executed by said Attorney pursuant hereta 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.

The undersigned, if a married person, hereby further authorizes and empowers my said Attorney, as my duly authorized agent, to join in my behalf, in the execution of any instrument by which any community real property or any interest therein, now owned or hereafter acquired by my spouse and myself, or either of us, is sold, leased, encumbered, or conveyed.

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

Witness my hand this 27th day of Set	otember , 1093.
CONTY OF S S On	John Rutchland
personally known to me (or proved to me on the basis or solistactory evidence) to be the personwhose name subscribed to the within instrument and acknowledged that	
executed the same Witness my hand and official seal. Signature	•
Name (Typed or Printed)	(This area for official seal) 319372

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S #146, 4/92

Staple

STATE OF CANTORNIA Wisconsin COUNTY OF	} s.s.
on September 27, 1993	before me, personally
appeared John Rutchland	
personally known to me (or proved to me on the basi evidence) to be the person(s) whose name(s) is/acc swithin instrument and acknowledged to me that he/size same in his/kec/stress authorized capacity(tress), and that signature(s) on the instrument the person(s), or the entity which the person(s) acted, executed the instrument.	ubscribed to the by executed the by his the history being
WITNESS my hand and official seal	
Signatura / Digh	1.00





FOR NOTARY SEAL OR STAMP

SEAC

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

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SUZANNE BEAUDREAU
RECORDER
PAIU K 2 DEPUTY