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PHH Homequity's EASE™ POWER OF ATTORNEY (Nevada/Utah)

I (We), GEOFFRY P. ANDRES AND HOLLY A. ANDRES , as principal(s), do hereby constitute and appoint PHH Homequity Corporation (the "Corporation"), and its directors, officers, employees and agents, my (our) true and lawful attorney(s) for me (us), and in my (our) name(s), place(s), and stead(s)

- To enter upon and take possession of the lands, tenements, and hereditaments described in that certain Contract of Sale between me(us) and the Corporation covering real property located at and commonly known as 227 S. BENJAMIN DR. STATELINE, NV

and being more particularly described as follows:

PARCEL B AS SET FORTH ON THE PARCEL MAP OF LOT 527, SUMMIT VILLAGE FOR RICHARD B. JABOUR, RECORDED SEPTEMBER 24, 1980 IN BOOK 980, PAGE 1966, DOCUMENT NO. 48925, BEING A SUBDIVISION OF LOT 527, AS SHOWN ON THE MAP OF SECOND AMENDED MAP OF SUMMIT VILLAGE, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON JANUARY 13, 1969, AS DOCUMENT NO. 43419.

- To ask, collect, and receive any rents, profits, issues or income of any and all of such Property, or any part(s) thereof;
- To pay any and all taxes, charges, and assessments that may be levied, assessed or imposed upon any of such Property;
- The right to make, execute, and deliver any deed, mortgage, or lease, and to sell and convey, with or without covenants or warranties, in respect to any such Property, or any part(s) thereof, and to manage, repair, rebuild or reconstruct any buildings, houses, or other structures.
- To obtain insurance of any kind, nature or description whatsoever, on any of such Property and/or in connection with the management, use or occupation thereof and/or on any personal property belonging to me (us) on such Property and/or in respect of the rents, issues and profits arising therefrom, and to make, execute and file proof(s) of all loss(es) sustained or claimable thereunder, and all other instruments in and about the same, and to make, execute and deliver receipts, releases or other discharges therefor, under seal or otherwise.
- To demand, sue for, collect, recover and receive all goods, claims, debts, monies, interests and demands whatsoever now due, or that may hereafter be due or belong to me (us) (including the right to institute any action, suit or legal proceeding for the recovery of any such Property or any part(s) thereof, to the possession whereof I (we) may be entitled), and to make, execute and deliver receipts, releases or other discharges therefor, under seal or otherwise.
- To defend, settle, adjust, compound, submit to arbitration and compromise all actions, suits, accounts, reckonings, claims and demands whatsoever with respect to the Property that now are, or hereafter shall be, pending between me (us) and any person, firm, association or corporation, in such manner and in all respects as my (our) said attorney

WHEN RECORDED MAIL TO: PHH HOMEQUITY CORP. C/O ASSOCIATED TITLE
6975 Union Park Center, Suite 220
Midvale, UT. 84047

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BK 1094 PG 3951

shall think fit.


- To hire accountants, attorneys at law, clerks, inspectors, appraisers, brokers, workmen and others, and to remove them, and appoint others in their place, and to pay and allow to the persons so employed such salaries, wages or other remuneration(s), as my (our) said attorney shall think fit with respect to the Property.
- To constitute and appoint, in its place and stead, and as its substitute, one or more attorney(s), for me (us), with full power of revocation.
- Without in any wise limiting the foregoing, generally to do, execute and perform any other act, deed, matter or thing whatsoever, that ought to be done, executed and performed with respect to the Property.

And I (we) do hereby ratify and confirm all whatsoever that my (our), said attorney or its substitute(s) shall do, or cause to be done, in or about the premises, by virtue of this power of attorney.


This power of attorney shall not be affected by the subsequent disability or incompetence of the principal(s). This power of attorney may not be changed orally.

To induce any third party to act hereunder, I (we) hereby agree that any third party receiving a duly executed copy or facsimile of this instrument may act hereunder, and that revocation or termination hereof shall be ineffective as to such third party unless and until actual notice or knowledge of such revocation or termination shall have been received by such third party, and I (we), for myself (ourselves) and for my (our) heirs, executors, legal representatives and assigns, hereby agree to indemnify and hold harmless any such third party from and against any and all claims that may arise against such third party by reason of such third party having relied on the provisions of this instrument.

IN WITNESS WHEREOF, we have signed these presents this 7 day 18, 1994.



Printed Name: GEOFFRY P. ANDRES
Social Security No. -8190



Printed Name: HOLLY A. ANDRES
Social Security No. -7881

**SIGNATURES MUST BE ACKNOWLEDGED
(TO BE COMPLETED BY NOTARY)**

STATE OF MISSOURI

COUNTY OF Clay

Before me, a Notary Public in and for said County and State, on the 18th day of July
19 94, personally appeared Geoffrey Andres and Holly Andres,
known to me to be the person(s) who executed this instrument, and acknowledged that _____
executed the same as _____ free and voluntary act and deed.

WITNESS MY HAND AND OFFICIAL SEAL.
MY COMMISSION EXPIRES SHEILA R. HURD

Notary Public State of Missouri
Commissioned in Clay County
My Commission Exp. March 27, 1998

Sheila R. Hurd
TITLE OF OFFICER



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

'94 OCT 24 P12:11

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SUZANNE BEAUDREAU
RECORDER
\$ 9.00 PAID Ka DEPUTY