

WHEN RECORDED MAIL TO:
MR. AND MRS. LOVEY

Escrow No.: FORECLOSURE NO: 95152622

SPECIAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That I JOYCE^{M.} LOVEY have made, constituted, and appointed, and by these presents do make, constitute and appoint MIKE GILBERT of MINDEN, NEVADA my true and lawful attorney for and in my name, place and stead, and for my use and benefit as follows, which shall pertain to the following described lands situate in the County of DOUGLAS in the State of NEVADA, to-wit:

AS PER ATTACHED EXHIBIT "A" WHICH BY REFERENCE HERETO BECOMES A PART HEREOF

(1) To exercise any or all of the following powers as to real property herein described, 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 negotiable or nonnegotiable note or performance of any obligation or agreement;

(2) To exercise any or all of the following powers as to all kinds of personal property and goods, ware and merchandise, choses in action and other property in possession or in action herein described: 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 nonnegotiable note or performance of any obligation or agreement;

(3) To borrow money and to execute and deliver negotiable or nonnegotiable notes therefor with or without security; and to loan money and receive negotiable or nonnegotiable notes therefor with such security as he shall deem proper for the property herein described;

(4) To receive any Notice of Right to Cancel under the Truth in Lending Act on my behalf, to modify or waive my right to rescind to pass without exercising such right to rescind, and to confirm that such right to rescind has not been exercised.

(5) To sign, seal, execute, deliver and acknowledge such instruments in writing of whatever kind and nature as may be necessary or proper in the premises.

(6) To receive and endorse check for net proceeds of loan or hypothecation of Note.

GIVING AND GRANTING unto said attorney full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the above stated premises, as fully to all intents and purposes as the signer might or could do if personally present, and hereby ratifying and confirming all that said attorney shall lawfully do or cause to be done in the above stated premises by virtue of these presents.

IN WITNESS WHEREOF, JOYCE^{M.} LOVEY has hereunto set MY hand and seal on this 12TH day of MAY, 1995.

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SPECIAL POWER OF ATTORNEY CONTINUED:
Escrow No.: FORECLOSURE NO:

Joyce M. Lovey

JOYCE LOVEY
M.

State of NEVADA)
) SS.
County of DOUGLAS)

On May 12, 1995 M., personally appeared before me, a Notary Public JOYCE LOVEY, personally known or proved to me to be the person whose name is subscribed to the above instrument who acknowledged that she executed the same for the purposes therein stated.

Elisabeth Buker

Notary Public



COPIED

REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA.

'95 JUN -8 P4:01

LINDA SLATER
RECORDER
\$ *8.00* PAID *LS* DEPUTY

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