SPECIAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

THAT, the undersigned, AVILA R. CRAIG

GARDNERVILLE NEVADA JANICE TAMRYN ROTH

of, , does hereby appoint

RESEDA , CALIFORNIA as my true and lawful attorney, to sell, purchase or encumber property commonly known as 1501 SO RIVERVIEW that certain

GARDNERVILLE, NV 89410 , Nevada, being Douglas Parcel No. 27-744-09 , and more fully described as: County, Assessor's

Lot 41, as said lot is shown on the map of the Official Plat of GARDNERVILLE RANCHOS, filed in the office of the County Recorder of Douglas County, Nevada, on November 30, 1964, in Book 1 of Maps, Page 40, File No. 26665.

THIS DOCUMENT IS BEING RECORDED AS AN ACCOMMODATION CALY WITHOUT LIABILITY ON THE PART OF WESTERN TITLE COMPANY, INC. FOR THE SUFFICIENCY HEREOF OR FOR THE CONDITION OF TITLE.

Giving and granting to my said attorney full power to execute in my name contracts, escrow instructions, conveyances, bill of sale, mortgages, deeds of trust, security agreements, and all other documents necessary to carry out the sale or purchase as fully to all intents and purposes as the undersigned 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.

The appointment herein, and the powers pursuant to this Special Power of Attorney, shall commence on the date hereof, and shall automatically terminate on February 5, 1998 , unless sooner revoked in writing recorded in the official records of Douglas County, Nevada.

)SS.

Dated February 5, 1997

STATE OF NEVADA

CRAIG AVILA R.

County of DOUGLAS

This instrument was acknowledged

before me on February 5, 1997

by

AVILA R. CRAIG

FOR RECORDER'S USE

Public

CHARLENE L. HANOVER Notary Public - State of Nevada Appointment Recorded in Douglas County MY APPOINTMENT EXPIRES JAN. 27, 1999

REQUESTED BY

WESTERN TITLE COMPANY, INC. DOUGLAS CO. HEVADA

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s 2 SECORDER LINDA SLATER PAID KO DEPUTY