

WHEN RECORDED MAIL TO:

AMERICAN SAVINGS BANK, F.A.
400 E. MAIN ST., DEPT. #4036
STOCKTON, CA 95290-4036

(Space Above This Line for Recording Date)

Loan No.: 59873216
Order No.: 1 THRU 9

AFFIDAVIT OF LACK OF KNOWLEDGE OF TERMINATION OF POWER OF ATTORNEY

I, ELENA KOUGAENKO, declare as follows:

1. I am the Attorney-in-Fact for ANDREAS KASPER ("Principal") pursuant to a Power of Attorney dated AUGUST 1, 1997.

2. I am executing the affidavit in relation to a loan for \$ 367,500.00 to be secured by a Deed of Trust on property located at 667 LOOKOUT ROAD ZEPHYR COVE, NV 89449.

3. At the time I exercise this power, I do not have any actual knowledge of the termination of the power by any of the following events:
- a. oral or written revocation of the Power of Attorney by the Principal or grantor's legal representative, if court approved;
 - b. incapacity (if the Power of Attorney is not durable) or death of the Principal;
 - c. removal, incapacity or resignation of the Attorney-in-fact;
 - d. dissolution of the marriage between the Principal and the Attorney-in-fact, unless remarried; or
 - e. fulfillment of the purpose of the Power of Attorney.

I declare under penalty of perjury that the foregoing is true and correct, and that this Declaration is executed on August 15, 1997, in the city of San Mateo, County of San Mateo, State of CA.

Elena Kougaenko
Signature of Attorney-in-Fact
ELENA KOUGAENKO

Signature of Attorney-in-Fact

(Space Below This Line For Acknowledgment)

CALIFORNIA
State of ~~Navada~~)
County of ~~DOUGLAS~~ SAN MATEO) ss.

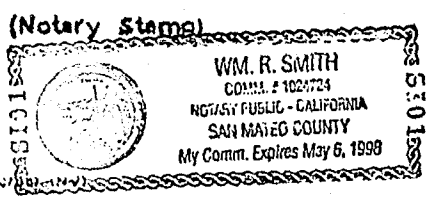
This instrument was acknowledged before me on 8-15-97 by ELENA KOUGAENKO (date)

as ATTORNEY IN FACT of ANDREAS KASPER (name(s) of person(s))
(type of authority, e.g., officer, trustee, etc.)
(name of party on behalf of whom instrument was executed)

[Signature]
(Signature of notarial officer)

NOTARY
(Title and rank)

(My commission expires: MAY 6, 1998)



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BK0897PG3217

COPY

REQUESTED BY
FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'97 AUG 18 P3:26

LINDA SLATER
RECORDER

\$ 8.00 PAID to DEPUTY

0419664

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