

SPECIAL POWER OF ATTORNEY

The undersigned, **Wayne E. Davis**, does hereby constitute and appoint **Linda J. Davis**, his true and lawful Attorney-in-Fact, for him and in his place and stead, and for his use and benefit, to sign, execute and deliver any and all documents reasonably necessary, including any Deed, Note, Deed of Trust, or security agreement, to effectuate and consummate the Refinance, being processed through Escrow No. 203670KP, First American Title Company of Nevada, Zephyr Cove, Nevada of that certain real property commonly known as 981 Wintergreen, Gardnerville, Nevada, more particularly described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF


A.P. NO. 27-755-14

I further give and grant to my said Attorney-in-Fact full power and authority to do and perform every act necessary and proper in the exercise of any of the powers granted hereunder and fully as I might or could do if personally present, hereby ratifying and confirming all that my said attorney in fact shall lawfully do or cause to be done by virtue hereof.

The undersigned hereby agrees to indemnify, defend and hold First American Title Company of Nevada and First American Title Insurance Company harmless from any costs, expenses, loss, damage, injury, or otherwise, including court costs and attorney's fees, which may be incurred by reason of **Linda J. Davis** executing any documents or instruments pursuant to this Special Power of Attorney and, further, the undersigned hereby agrees that First American Title Company of Nevada and First American Title Insurance Company shall have no liability whatsoever by reason of the following instructions and powers granted by the Special Power of Attorney.

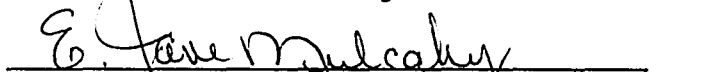
This Special Power of Attorney shall be effective on the date hereof and shall remain in full force and effect until the earlier of (i) the consummation of the refinance of the above described real property through an escrow with First American Title Company of Nevada; (ii) the cancellation of the foregoing escrow prior to the consummation of the sale; or (iii) written notice of termination executed by the undersigned. This Special Power of Attorney shall be recorded in the Official Records of the County Recorder of Douglas County, Nevada. The undersigned acknowledges that any termination of this Special Power of Attorney shall not be deemed effective unless, and until, the undersigned causes to be recorded the instrument revoking this Special Power of Attorney in the Official Records of the County Recorder of Douglas County, Nevada.

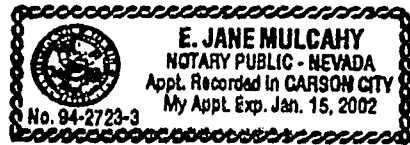
Dated this 27<sup>th</sup> day of July, 1998.

  
Wayne E. Davis

STATE OF NEVADA )  
                          ) :ss  
COUNTY OF DOUGLAS )

On July 27, 1998 personally appeared before me, a Notary Public, Wayne E. Davis who acknowledges the he executed the above instrument.

  
Notary Public  
0446399



BK0898PG1123

DESCRIPTION

All that certain lot, piece or parcel of land situate in the County of Douglas, State of Nevada, described as follows:

Lot 49, in Block B, as shown on the FINAL MAP OF PLEASANTVIEW PHASE III, filed for record in the office of the County Recorder of Douglas County, State of Nevada, on December 4, 1992, in Book 1292, Page 815, as Document No. 294729.

COPY

DEFINITION BY  
**FIRST AMERICAN TITLE CO.**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'98 AUG -5 P3:20

0446399

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LINDA SLATER  
RECORDER  
\$8.00 PAID *KD* DEPUTY