

Special Power of Attorney

The undersigned, **Merwick J. Black**, does hereby constitute and appoint **Shiela Rae Black**, 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 necessary 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. 204334JM, First American Title Company of Nevada, Zephyr Cove, Nevada of that certain real property commonly known as 167 Aynes Court, Stateline, Nevada, more particularly described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE PART HEREOF

A. P. NO. 07-111-19

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 so 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 Trust 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 Shiela Rae Black, 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 refinance; 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.

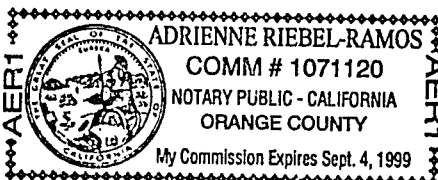
Dated this 19<sup>th</sup> day of October, 19 98.

Merwick J. Black  
Merwick J. Black

STATE OF NEVADA )  
CALIFORNIA :SS  
COUNTY OF DOUGLAS )  
ORANGE )

On 10/19/98 personally appeared before me, a Notary Public,  
MERWICK J. BLACK who acknowledges that he/she executed the above instrument.

[Handwritten Signature]



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BK 1198PG0596

DESCRIPTION

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

Lot 19, in Block 2, as shown on the Official Map of OLIVER PARK, filed in the office of the County Recorder of Douglas County, Nevada, on February 2, 1959, in Book 1 of Maps, as Document No. 14034 Douglas County, Nevada Records.

COPY

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

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0453237

BK 1198PG0597

LINDA SLATER  
RECORDER  
\$8.00 PAID 2 DEPUTY