

SPECIAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That I, JOSEPH G. BECKWITH have made, constituted, and appointed, and by these presents do make, constitute and appoint MARY ANN BECKWITH 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 Washoe County, Nevada, to wit:
DOUGLAS

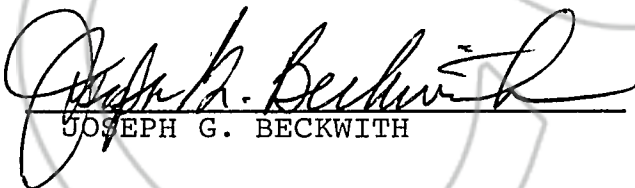
Commonly known as :

See exhibit "A" Attached for complete legal description.

- 1) to exercise any of 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, chooses in action and other property is 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 non negotiable note or performance of any obligation or agreement;
- 3) to borrow money and to execute and deliver negotiable or nonnegotiable notes therefore with or without security; and to loan money and received negotiable or nonnegotiable notes therefore 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 exercise my right to rescind, to allow the period in which to exercise 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.

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.

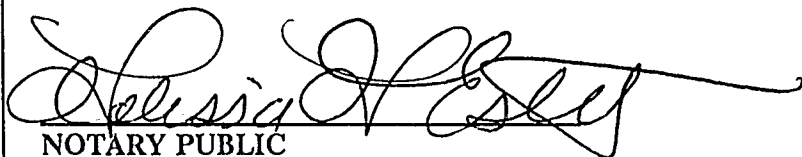
IN WITNESS WHEREOF, I I HAVE HERUNTO SET my HAND(S) AND SEAL THE 27 DAY OF January, 1999



JOSEPH G. BECKWITH

STATE OF NEVADA)
) ss
COUNTY OF WASHOE)

THIS INSTRUMENT WAS ACKNOWLEDGED BEFORE ME ON January 27
, 199 9BY JOSEPH G. BECKWITH



NOTARY PUBLIC



0473130

BK0799PG4231

EXHIBIT "A"

LEGAL DESCRIPTION

ESCROW NO.: 99021568

LOT 15, AS SHOWN ON THE MAP OF CHALET VILLAGE, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON OCTOBER 25, 1977, AS DOCUMENT NO. 14333, OFFICIAL RECORDS OF DOUGLAS COUNTY, STATE OF NEVADA.

ASSESSORS PARCEL NO. 11-123-050

COPY

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

'99 JUL 23 P3:27

0473130
BK0799PG4232

LINDA SLATER
RECORDER
[Signature] PAID *[Signature]* DEPUTY