

99021017
ESCROW NO. 98021797

SPECIAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That I, **WANDA KOCZKA** have made, constituted, and appointed, and by these presents do make, constitute and appoint **ALFRED KOCZKA** as my true and lawful attorney for and in my name, place and stead, and for my use and benefit as follow, which shall pertain to the following described lands situated in the County of **DOUGLAS** in the State of Nevada, to wit:

LOT 5, BLOCK B, AS SHOWN ON THE OFFICIAL MAP OF KINGSBURY MEADOWS SUBDIVISION, RECORDED IN THE OFFICE OF THE COUNTY RECORDER ON JULY 5, 1955, IN BOOK 1 OF MAPS AS DOCUMENT NO. 10542.

A.P.N. 07-213-050

- (1) To exercise any or 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; 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, wares and merchandise, chooses in action and other property in 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 nonnegotiable note or performance of any obligation or agreement;
- (3) To borrow money and to execute and deliver negotiable or nonnegotiable notes therefor with or without security; and to loan money and receive negotiable or nonnegotiable notes therefor 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 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.
- (6) To receive and endorse check for net proceeds of loan or hypothecation of Note.

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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 signor 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, WANDA KOCZKA
his/her/their hand(s) and seal on this 19th day of July, 1999

have hereunto set

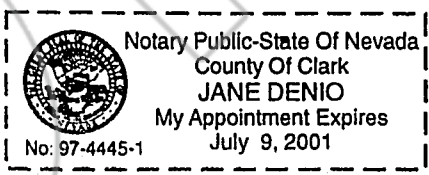
Signed, sealed and delivered in the presence of

[Handwritten signature]

Wanda Koczka

WANDA KOCZKA

STATE OF NEVADA }
COUNTY OF Clark } ss.



This instrument was acknowledged before me on 7-19-99,
by, WANDA KOCZKA

Signature Jane Denio 7/19/99
Notary Public

RECORDING REQUESTED BY:
STEWART TITLE COMPANY
WHEN RECORDED MAIL TO:

WANDA KOCZKA

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

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LINDA SLATER
RECORDER
\$8.00 PAID *Ka* DEPUTY