

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

ESCROW NO. 99030920
A.P.N. # 1320-29-111-026

JOSEPH GALAN
P.O. BOX 10738
SO. LAKE TAHOE, CA 96158

SPECIAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That I, **JOSEPH GALAN**
have made, constituted, and appointed, and by these presents do make, constitute and appoint **YVONNE MAYO**
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:

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

- (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.

CONTINUED ON NEXT PAGE

0480205

BK 1199PG1089

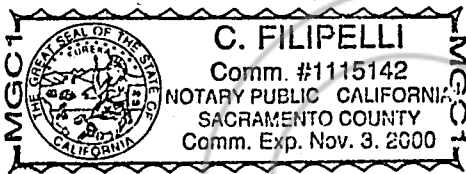
GIVING AND GRANTING unto said attorney full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the above stated premises, as fully to all intents and purposes as the signor might or could do if personally present, and hereby ratifying 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, JOSEPH GALAN
his/her/their hand(s) and seal on this ~~21st~~ ^{cf. 26th} day of October, 1999

have hereunto set

Signed, sealed and delivered in the presence of C. Filipelli
C. Filipelli

Joseph Galan
JOSEPH GALAN



^{cf} California
STATE OF ~~NEVADA~~
^{cf} COUNTY OF ~~DOUGLAS~~ ^{Sacramento}

This instrument was acknowledged before me on 10-26-99
by, JOSEPH GALAN

Signature C. Filipelli
Notary Public

0480205

BK 1199PG 1090

State of California

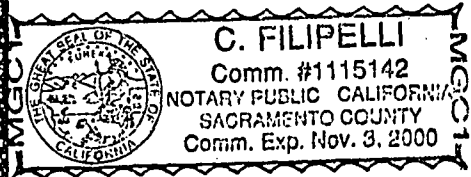
County of Sacramento

On 10-26-99 before me, C. Filipelli
DATE NAME, TITLE OF OFFICER - E.G., "JANE DOE, NOTARY PUBLIC"

Personally appeared Joseph Galan
NAME(S) OF SIGNER(S)

personally known to me - OR proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.



C. Filipelli
SIGNATURE OF NOTARY

CAPACITY CLAIMED BY SIGNER

- INDIVIDUAL(S)
- CORPORATE _____
OFFICER(S) _____ TITLE(S) _____
- PARTNER(S)
- ATTORNEY-IN-FACT
- TRUSTEE(S)
- SUBSCRIBING WITNESS
- GUARDIAN/CONSERVATOR
- OTHER: _____

SIGNER IS REPRESENTING:
NAME OF PERSON(S) OR ENTITY(IES)

ATTENTION NOTARY: Although the information requested below is OPTIONAL, it could prevent fraudulent attachment of this certificate to unauthorized document.

THIS CERTIFICATE
MUST BE ATTACHED
TO THE DOCUMENT
DESCRIBED AT RIGHT:

Type or Type of Document power of atty
Number of Pages _____ Date of Document _____
Signer(s) Other Than Named Above none

Form 1079

ALL-PURPOSE ACKNOWLEDGEMENT

State of _____

County of _____

On _____ before me, _____
DATE NAME, TITLE OF OFFICER - E.G., "JANE DOE, NOTARY PUBLIC"

Personally appeared _____
NAME(S) OF SIGNER(S)

personally known to me - OR - proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

SIGNATURE OF NOTARY

CAPACITY CLAIMED BY SIGNER

- INDIVIDUAL(S)
- CORPORATE _____
OFFICER(S) _____ TITLE(S) _____
- PARTNER(S)
- ATTORNEY-IN-FACT
- TRUSTEE(S)
- SUBSCRIBING WITNESS
- GUARDIAN/CONSERVATOR
- OTHER: _____

SIGNER IS REPRESENTING:
NAME OF PERSON(S) OR ENTITY(IES)

ATTENTION NOTARY: Although the information requested below is OPTIONAL, it could prevent fraudulent attachment of this certificate to unauthorized document.

THIS CERTIFICATE
MUST BE ATTACHED
TO THE DOCUMENT
DESCRIBED AT RIGHT:

Type or Type of Document _____
Number of Pages _____ Date of Document 0480205
Signer(s) Other Than Named Above BK 1199PG 1091

EXHIBIT "A"

LEGAL DESCRIPTION

ESCROW NO.: 99030920

Parcel 1:

Unit 313 as shown on the Final Map No. 1008-7A for WINHAVEN, UNIT NO. 7, PHASE A, A PLANNED UNIT DEVELOPMENT, filed for record in the Office of the County Recorder of Douglas County, Nevada on November 17, 1995, in Book 1195, Page 2675, Document No. 374950, Official Records.

Assessors Parcel No. 1320-29-111-026

Parcel 2:

A non-exclusive easement for use, enjoyment ingress and egress over the common area as set forth in Declaration of Covenants Conditions and Restrictions recorded September 28, 1990, in Book 990, Page 4348, as Document No. 235644, Official Records.

REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

1999 NOV -5 PM 3: 26

LINDA SLATER
RECORDER

\$10⁰⁰ PAID K2 DEPUTY

0480205

BK 1199PG 1092