

After recording, return to:
Robert L. DeLett, Esq.
550 Hammill Lane
Reno, NV 89511

DURABLE General Power of Attorney

I, **GLORIA PELLEGRINI**, a resident of Minden, Nevada, a citizen of the United States, Social Security Number [REDACTED] 3101, DO HEREBY REVOKE ANY PRIOR GENERAL OR SPECIAL POWER OF ATTORNEY GIVEN BY ME, and by these presents do hereby make, constitute and appoint as my true lawful attorney-in-fact, my niece, **THERESA HORGAN**, as my true lawful attorney-in-fact. In the event that **THERESA HORGAN** is unwilling or unable to act, I appoint **JOSEPH W. BALDECCHI, IV**, as my attorney-in-fact.

The powers given in this document shall become effective upon my disability or upon the recording of this document in the County and State in which I am a resident or where I own real property.

By execution hereof, I do hereby grant to my lawful attorney-in-fact, in order that she or he can act for me, in my name, place and stead in any matter, including but not limited to the following.

Collect and Receive. To ask, demand, sue for, collect and receive all sums of money, dividends, interest, payments on account of debts, legacies, trust distributions, distributions under a will, and all property now due or which may hereafter become due and owing to me.

Intangible Personal Property. To give good and valid receipts and discharges for any and all payments received by me or on my behalf, and to sell, assign, and transfer stocks and bonds and securities whether now owned or hereafter acquired, standing in my name or belonging to me; to buy and sell securities of all kinds in my name and for my account and at such prices as are acceptable to my attorney-in-fact; to sign, execute, acknowledge and deliver in my name all transfers and assignments of securities; to consent in my name to reorganizations and mergers, and to the exchange of securities for new securities.

Tangible Personal Property. To sell, assign, and transfer all my tangible personal property whether now owned or hereafter acquired and standing in my name or belonging to me; for my account and at such prices as are acceptable to my attorney-in-fact.

After Acquired Property. All powers described in this document are exercisable equally with respect to any benefits or assets existing at the time of the giving of the power of attorney or thereafter acquired, in Nevada or elsewhere.

Borrowing. To borrow money and to pledge securities or encumber real property or tangible personal property for such loans if in the judgment of my attorney-in-fact such action is necessary; to guarantee in my name, whether unconditional or otherwise, loans, debts, or pledges.

Real Property and Mortgages. To manage my real property, to sell, convey and mortgage real property, to foreclose mortgages, contracts of sale, deeds of trust, and to take title to property in my name and to execute, acknowledge and deliver deeds of real property, mortgages, satisfactions, releases, reconveyances and all other instruments relating to real property.

Insurance. To place and effect insurance for health, life, casualty, liability, disability, property damage, or any other type or kind of insurance that my attorney-in-fact shall select.

Banking. To do business with banks, and particularly to endorse all checks and drafts made payable to me or my order and collect the proceeds therefrom; to sign in my name checks on all accounts, to open accounts in my name or in the name of my attorney-in-fact for my benefit; to make such payments and expenditures as may be necessary to carry out the terms of this document.

Safe Deposit Box. To have access to any safe deposit box that I maintain at any bank, savings or other institution and to remove from, to place into and replace any property, cash, or documents held in such safe deposit box; to have the safe deposit box broken into and pay the costs for drilling the locks if the keys can not be found; to execute releases, receipts and indemnity agreements concerning such safe deposit boxes and the contents.

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Accountant, Attorney, Appraiser. To employ any accountant, attorney, appraiser, investment advisor, or any other agent deemed necessary in the discretion of my attorney-in-fact; and to pay the reasonable compensation for all services performed by any of them. My attorney-in-fact shall not be liable for neglect, omission, or wrongdoing of any accountant, attorney, investment advisor, broker, or any other agent so employed, provided that reasonable care was exercised in the selection.

Counsel and Legal Proceedings. To retain counsel and attorneys on my behalf, to appear for me in all actions and proceedings to which I may be a party in the courts of Nevada or any other state in the United States, or in the United States courts, to commence actions and proceedings in my name, to sign and verify in my name all complaints, petitions, answers and other pleadings of every description.

Taxes. To make and verify tax returns, and to represent me in all tax matters before any office of the Internal Revenue Service or any other federal, state, or local taxing authority; to prepare, execute and file Federal Form 2848 or its replacement naming the attorney-in-fact or others and any other power of attorney form necessary to represent me before any other taxing authority; to prepare, execute and file any and all State, City, or County forms to prepare, sign, and file tax returns required to be filed by me alone or with others; to pay the ratable share of any tax reflected on such returns; to claim tax refunds; to amend tax returns; to request extensions of time to file returns; to accept checks in payment of any tax refund; to execute waivers, consents, ruling applications, and closing agreements.

Disclaimers. To disclaim any interest I may receive in any property by gift, bequest or otherwise where such disclaimer will minimize any income, gift, estate, inheritance, or generation skipping tax estimated to be payable by me or by my beneficiaries; and where such disclaimer will protect my assets from claims of creditors or for any other purpose expected to benefit me or my beneficiaries. Any disclaimer may, but need not be a qualified disclaimer as that term is defined in Section 2518 of the Internal Revenue Code of 1986 or its subsequent replacement section.

Gifts and Bequests. To make gifts of my property in trust or outright, in such amounts, to my child, my grandchildren, and to my attorney-in-fact, at such times as my attorney-in-fact shall determine up to the amount excludable

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annually to any donee for federal gift tax purposes, but in no event shall my attorney-in-fact exercise any authorization granted in this section in discharge of a legal obligation imposed on my attorney-in-fact.

Transfers to Trust. To create one or more revocable trusts, or make additions to any existing revocable trust created by me or by my attorney-in-fact, for my benefit and for the benefit of those persons and charitable organizations whom I shall have named in my Will or in any revocable trust created by me and to that end:

To include or add language to any such trusts whether created by me or by my attorney-in-fact to take advantage of the generation skipping transfer tax exemption and for the establishment of a qualified terminable interest property trust for my surviving spouse if any;

To deliver and transfer to the Trustee of such trust or trusts by deed, assignment, or any other manner whatsoever, all property of whatever kind and wherever situate including but not limited to: cash; bank accounts; certificates of deposit; securities whether held in my name; in the name of a nominee or in a brokerage account or otherwise, any brokerage account that I may hold, real property, tangible personal property, and intangible property, of all kinds, together with any indebtedness secured by such property, whether the property be held in my name alone or with others or on my behalf, by a bank, brokerage firm, other entity, or person, and whether or not I own all or own a partial interest with others; and

To transfer to the Trustee of such trust or trusts insurance policies by change of owner, change of beneficiary or loss payee by assignment or otherwise, except that my attorney-in-fact may not transfer any life insurance policy that I own on the life of my attorney-in-fact if such a transfer would cause inclusion of the proceeds on that life insurance policy in the estate of my attorney-in fact.

State or Federal Agencies. To deal and decide on my behalf, all decisions of compromise, conflict, benefit, agreement, or administration concerning me and any state, local, or federal governmental agency including but not limited to the Social Security Administration, Medicare, Medicaid or any like or similar entity or extension thereof or extension of any other state or federal agency or entity.

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Governing Law. This Power of Attorney shall be governed by the laws of the State of Nevada in all respects including its validity, durability, construction, interpretation and termination, however the powers granted herein shall also be exercisable in jurisdictions other than Nevada.

Ratifying and Confirming Acts of My Attorney-in-fact. I do hereby ratify and confirm each and every act of my attorney-in-fact under this power of attorney.

Severability. Should any provision of this Power of Attorney be or become invalid or unenforceable, the remaining provisions shall be and continue to be fully effective.

Reliance. Any person may rely conclusively on this Durable Power Of Attorney and upon its continuous effect regardless of non-use or lapse of time from the date of execution hereof.

Third Party Reliance. For the purpose of inducing any bank, broker, custodian, insurer, lender, transfer agent, taxing authority, governmental agency, or other party to act in accordance with the powers granted in this agreement, I hereby represent, warrant, and agree as follows:

(a) Amendment. If this document is revoked or amended for any reason, I, my estate, my trustee, successors, and assign will hold such party or parties harmless from any loss suffered, or liability incurred, by such party or parties in acting in accordance with this document prior to that party's receipt of written notice of any such termination or amendment.

(b) Power Exercisable Alone. The powers conferred by this document may be exercised by the appointed attorney-in-fact alone and the appointed attorney-in-fact's signature or act under the authority granted in this document may be accepted by third parties as fully authorized by me and with the same force and effect as if I were personally present, competent, and acting on my own behalf.

(c) No Liability Incurred. No person who acts in reliance upon any representation the appointed attorney-in-fact may make as to the scope of the appointed attorney-in-fact's authority granted under this document shall incur any liability to me, my estate, my heirs, successors or assigns

