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DURABLE POWER OF ATTORNEY FOR
ASSET MANAGEMENT

This is a DURABLE POWER OF ATTORNEY under Division 4.5, beginning with section 4000 of the Probate Code of the State of California.

ARTICLE 1. DECLARATIONS.

1.1 THIS DURABLE POWER OF ATTORNEY SHALL NOT BE AFFECTED BY THE SUBSEQUENT INCAPACITY OF THE PRINCIPAL.

1.2 Effective date of this Power: MARCH 1, 2000

1.3 Name of Principal: CHRIS H. GANSBERG

The first person pronoun, "I," and its variations, "ME," "MINE," and "MYSELF" refer to the PRINCIPAL.

1.4 Appointment of Attorney In Fact: I appoint the following person or persons to be my Attorney In Fact, but I always have the power and right to substitute another Attorney In Fact or to revoke this appointment: CHRIS H. GANSBERG, JR.

If that appointee does not serve then I appoint the following person to serve:

JOAN E. CHACON

The second person pronoun, "YOU," and its variations, "YOUR" and "YOURSELF," refer to the ATTORNEY IN FACT.

When you, as my Attorney In Fact, sign on my behalf under the powers I give you in this document, you shall use the following form:

"(My name), by (Your Signature), his Attorney In Fact."

1.5 Delegation of Powers: I delegate to you the powers set forth in Article II. However, if, before I sign this document, I cross out or write through any part of this document and put my initials opposite the cross-out or writing, then I cancel that part in this document.

Your exercise of the delegated powers must be in a fiduciary capacity for my benefit and on my behalf.

ARTICLE II: POWERS GIVEN TO THE ATTORNEY IN FACT:

As to any assets (a) standing either in my name alone or in the names of myself and any other persons, or (b) held for my benefit alone or with others, or (c) acquired for my benefit alone or with others, and subject to Paragraph 1.5, I give you these powers:

- 2.1 As to any commercial, checking, savings, or savings and loan account--to open, withdraw, deposit into, close, and to negotiate, endorse, transfer any instrument affecting those accounts, and to encumber, pledge, hypothecate, or grant security interests therein.
- 2.2 As to any safe deposit box--to enter, establish, close, maintain and have access to any such box held in my name alone or jointly with another person, whether or not the institution renting the box has its own form of power of attorney for those purposes, and to remove all or any of the contents of the box.
- 2.3 As to any promissory note receivable, secured or unsecured--to collect on, compromise, renegotiate terms or security, sell, endorse, borrow against, hypothecate, pledge, release, reconvey the note and any related deed of trust or other security.
- 2.4 As to any shares of stock, bonds, or any other documents or instruments defined as securities under California law--to open accounts with stock brokers (on cash or on margin), buy, sell, vote or grant proxies, endorse, transfer, pledge, hypothecate, and borrow against.
- 2.5 As to any real property--to purchase, collect rents, disburse funds, hire professional property managers, lease to tenants, negotiate and renegotiate leases, maintain, improve, borrow against, hypothecate, transfer, renew any loan, sign any documents required for any transaction in this paragraph 2.5, including execution and delivery of reconveyances or foreclosures of deeds of trust, and to sell, transfer, convey or exchange any of the real property on such terms and for such consideration as you deem appropriate.

The exercise of the foregoing powers with respect to real property transactions shall include all real property owned by me regardless of its location.

- 2.6 As to any other property not listed in subparagraphs 2.1 to 2.5--to buy, sell, hypothecate, encumber, grant security interests in, or dispose of on such terms and for such consideration as you deem appropriate.
- 2.7 To hire and to pay from my funds for counsel and services of professional advisors and agents, including, but not limited to, physicians, dentists, nurses, therapists, accountants, attorneys, investment counselors, and bank trust departments, including a firm of which you are a member, associate, or employee, as needed for my welfare.

2.8 As to my income taxes and other taxes--to prepare or hire preparers and advisors and pay for their services from my funds, sign and file federal, state, or local individual income, fiduciary income, corporate, partnership, gift, payroll, and excise tax returns, as well other tax returns of all kinds, claims for refunds, requests for extensions of time, petition to the tax court or other courts regarding the aforementioned tax matters, and any and all other tax related documents, including, without limitation, receipts, offers, waivers, consents (including, but not limited to, consents and agreements under Internal Revenue Code section 2032A, or any successor section thereto) powers of attorney, and closing agreements; to exercise any elections I may have under federal, state, or local tax law regarding the aforementioned tax matters; and generally to act in my behalf in all tax matters of all kinds and for all periods for the years 1983 to 2013 before all persons representing the Internal Revenue Service and any other taxing authority, including receipt of confidential information and the posting of bonds and to represent me in all such proceedings.

2.9 To purchase and maintain insurance on my life and property or the life and property of any third person when I have an insurable interest, to pay all insurance premiums from my assets, and to borrow money on my behalf in order to pay for insurance. You may pursue insurance claims on my behalf and decrease coverage under any insurance policy or cancel any policy and receive on my behalf any cash proceeds on termination. You may also borrow against policies on my life and repay loans against such policies as you consider in my best interest.

2.10 To prosecute or to defend any legal actions to which I may be a party.

2.11 To transfer to the Trustee of a revocable trust of which I am a Settlor (Trustor or Grantor) and a beneficiary and to remove from such a trust my assets or my interests in assets or to create a trust for my benefit or the benefit of my spouse or my descendants and to fund it with my assets or interests in assets; and to amend or terminate such trust, all so long as such acts do not substantially alter distribution of my estate during my lifetime or on my death, and so long as all such acts do not cause adverse tax consequences for my estate or for your estate.

2.12 To convey or release any contingent or expectant interest in property and any rights of survivorship incident to joint tenancy or tenancy by entirety.

2.13 To exercise any powers of appointment held by me. However, you are not authorized to exercise any power of appointment to the extent that the power to do so would result in your having a general power of appointment over property with respect to which you would not otherwise have a general power of appointment, and you are not authorized to exercise any power of appointment in favor of yourself, your estate, your creditors, or the creditors of your estate.

2.14 To exercise any right to elect benefits or payment options, to terminate, to change beneficiaries or ownership, to assign rights, to borrow or receive cash value in return for the

surrender of any or all rights under any of the following:

Life insurance policies or benefits;

Annuity policies, plans or benefits;

Mutual fund and other dividend investment plans;

Retirement, profit sharing and employee welfare plans and benefits.

2.15 To make gifts of my assets and interests in assets, including those held in a revocable trust of which I am a Settlor, (a) to my children, grandchildren, my spouse, if any, and the issue and adopted issue of my spouse, (b) in your judgment, to charitable, scientific, or educational institutions according to my pattern of charitable giving during the past five (5) years. You may make gifts to yourself only if (a) you are my spouse or (b) you are my descendant and your siblings, if any, agree.

You may make direct payments to providers for tuition or medical care or both for the benefit of my descendants or my spouse under Internal Revenue Code section 2503(e).

2.16 To sign and deliver a valid disclaimer under the Internal Revenue Code and the California Probate Code when, in your judgment, my family's best interests would be served; to that end, to hire and to pay for legal and financial counsel to make a decision as to whether to file a disclaimer.

2.17 To establish any trust with my assets for the benefit of my children or my grandchildren on such terms as you determine are necessary or proper, so long as the trust does not materially change the general disposition of my existing estate plan.

2.18 To establish and contribute to IRA accounts and other employee benefits plans on my behalf, to select or change payment options, and make elections under any IRA or employee benefit plan in which I am a participant; and to make "rollovers" of plan benefits into other retirement plans or IRA accounts.

To designate or change the designation of beneficiaries to receive any property, benefit, or contract right upon my death, including, but not limited to, beneficiary designations and payment elections in connection with retirement plans, IRA's, insurance policies, annuity contracts, employee benefits, and all other nonprobate property (within the meaning of Probate Code section 5000) in which I may have an interest.

To withdraw funds on my behalf from my IRA or employee benefit plan and to transfer my IRA or employee benefit plan funds from one account to another, either at the same institution or at another.

2.19 To do all things and enter into all transactions necessary to provide for my personal care, to maintain my customary standard of living, to provide suitable living quarters for me and to hire, compensate, and discharge household, nursing, and other employees as you consider advisable for my well-being. The above shall specifically include, but not be limited to, the authority to procure and pay for clothing, transportation, recreation, travel, medicine, medical care, food, and other needs; and to make arrangements and enter into contracts on my behalf with hospitals, hospices, nursing homes, convalescent homes, and similar organizations.

To arrange for care, veterinary treatment as needed and disposition of my pets.

To make arrangements for my spiritual and religious needs.

To make advance arrangements for my funeral and burial, including the purchase of a burial plot and marker and such other related arrangements, as you deem advisable. I shall seek to communicate to you my wishes with respect to these matters and you should rely upon such wishes in exercising this power.

2.20 To purchase, maintain, and repair my clothing, household furniture, furnishings, and other tangible personal effects. This includes the authority to dispose of worthless items that cannot be properly cleaned or repaired and to store items no longer needed or used by me while in a hospital, nursing home, or other residential facility.

2.21 To use any credit cards in my name, to make purchases/and to sign charge slips on my behalf as may be required to use such credit cards, and to close my charge accounts and terminate my credit cards when you consider such acts to be in my best interest.

ARTICLE III. POWERS YOU SHALL NOT HAVE.

You shall not have these powers:

3.1 To use my assets to pay for your own legal obligations, including, but not limited to, support of your dependents.

3.2 To exercise any of the powers of the trustee under an irrevocable trust of which you are the Settlor (Trustor or Grantor) and of which I am the Trustee.

3.3 To exercise the incidents of ownership over any life insurance policies I own on your life.

3.4 To make a will or a codicil to a will for me.

3.5 To revoke my will or codicil.

ARTICLE IV. MISCELLANEOUS.

4.1 Revocation. I revoke all prior General Powers of Attorney that I may have executed, and I retain the right to revoke or amend this Durable Power of Attorney and to substitute other attorneys in place of the Attorney In Fact appointed herein. Amendments to this Durable Power of Attorney shall be made in writing by me personally, and they shall be attached to the original Durable Power of Attorney.

Any grant of a Durable of Power of Attorney other than a Durable Power of Attorney for Health Care made by me subsequent to the date of execution of this Durable Power of Attorney for Asset Management shall revoke this Durable Power unless the subsequent Durable Power contains a statement to the contrary and specifically refers to this Durable Power of Attorney for Asset Management by its date. Nothing contained in this Durable Power of Attorney for Asset Management shall affect any Durable Power of Attorney for Health Care with respect to my personal well-being.

4.2 Nomination of Conservator. If protection proceedings of my person or estate or both are begun after I sign this document, I nominate for the Court's consideration the following person(s):

For the conservatorship of my person: CHRIS H. GANSBERG, JR.

First Alternate: JOAN E. CHACON

For the conservatorship of my estate: CHRIS H. GANSBERG, JR.

First Alternate: JOAN E. CHACON

4.3 Co-Attorneys In Fact. If I have appointed two persons to serve as Co-Attorneys In Fact, they shall act unanimously, and both shall sign whenever necessary. But, if one dies, resigns, is unable to act because of incapacity, the remaining person shall act alone.

4.4 Severability. If any provision of this document is not valid, all other provisions shall remain valid.

4.5 Reliance By Third Parties. The powers conferred on you by this document may be exercised by you alone, and your signature or acts under 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. No person who acts in reliance upon any representation made by you as to the scope of your authority granted under this document shall incur any liability to me, my estate, my heirs, successors or assigns for permitting you to exercise such power, nor shall any person who deals with you be responsible to determine or to ensure the proper application of funds or property under this document. All third parties from whom you may request information regarding

my personal, business or financial affairs are hereby authorized and directed to provide such information to you without limitation and are hereby released from any legal liability whatsoever to me, my estate, my heirs, successors, or assigns for complying with your request, I give you the right to seek appropriate court orders mandating a third party to honor this Durable Power of Attorney and to perform in accordance with your instructions thereunder if such third party has refused to comply with actions taken or instructions given by you which were authorized by this document. I also give you the right to seek appropriate court orders enjoining acts taken by a third party which you have not authorized. Furthermore, you have the right to sue a third party who fails to comply with actions I have authorized you to take and to demand damages, including punitive damages, on my behalf for such noncompliance.

4.6 Your Freedom From Liability When You Show Good Faith. You are not liable to me or any of my successors when, in good faith, you act or do not act under this Durable Power of Attorney; but this freedom from liability is not effective in the event of your willful misconduct or gross negligence.

4.7 Where required, the singular includes the plural and the plural includes the singular.

4.8 California Governing Law. California law governs this durable power of attorney in all respects.

4.9 Signing. I, the Principal, sign this Durable Power of Attorney on the date set opposite my signature at Minden, Nevada.

Signature: Chris H. Gansberg Date: 3-1-00
CHRIS H. GANSBERG

Nevada
STATE OF CALIFORNIA)

) ss.

COUNTY OF Douglas)

On March 1, 2000, before me, Shelley Ann Costa, a Notary Public in and for said State, personally appeared CHRIS H. GANSBERG, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he or she executed the same in his or her authorized capacity, and that by his or her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

Signature: Shelley Ann Costa (SEAL)



COPY

REQUESTED BY
Walther Key et al.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 OCT 18 AM 10:46

LINDA SLATER
RECORDER

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