

SPECIFIC POWER OF ATTORNEY

I/We, CARLETON D. BINGHAM, a U.S. Citizen(s), presently residing in DOUGLAS County, NEVADA, do hereby appoint JOAN H. BINGHAM, of MINDEN, NEVADA, DOUGLAS COUNTY, as my/our true and lawful attorney-in-fact, to act in my/our name, place and stead and on my/our behalf to do and execute all or any of the following acts, deeds and things, on my/our behalf, intending here to vest in him/her a specific power of attorney for the following purpose:

- (1) To execute all documents necessary for the purpose of financing the acquisition of that certain real property and improvements thereon located at 1453 PATRICIA, City of GARDNERVILLE, County of DOUGLAS, State of NEVADA, on the terms and conditions set forth below.
- (2) To sign, endorse, execute, acknowledge, deliver, receive and possess such applications, contract, agreements, mortgages, assignments, insurance policies, documents of title, checks, promissory notes, evidence of debts, releases, and satisfaction of mortgages, judgements, liens, security agreements and other debts and obligations, an other instruments in writing of whatever kind and nature as may be necessary to finance the acquisition of the above-referenced property.
- (3) To borrow the principal sum of \$152,500.00 from USAA Federal Savings Bank at an initial rate of annual interest equal to _____% payable in monthly payments of \$ _____ each, over _____ months, and to pledge the acquired real property as security for such loan, and for those purposes, to execute all promissory notes, bonds mortgages, deeds of trust, security agreements and other instruments, which may be necessary or proper to finance the acquisition of the above-referenced property.
- (4) To engage, employ and dismiss any agents, clerks, servants, title company agents, attorneys at law, accountants, investment advisors, custodians or other persons in connection with financing the above-referenced property.
- (5) In general, to do all other acts, deeds, matters and things which my attorney deems to be reasonably necessary to close the real estate transaction to finance the acquisition of the above-referenced property.
- (6) This instrument is to be construed and interpreted as a specific power of attorney for the purposes of allowing my attorney-in-fact to execute all documents on my/our behalf necessary to refinance the above-referenced property.

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(7) This specific power of attorney revokes any previous powers of attorney granted by me relating to the above-referenced property. This specific power of attorney shall automatically expire 60 days from the date of this document unless revoked by my written revocation entered of record in the offices of the County Clerk of DOUGLAS County, State of NEVADA prior to said date.

IN WITNESS HEREOF, I have here set my hand this 22ND DAY OF FEBRUARY, 2001

Carleton D. Bingham
CARLETON D. BINGHAM

State of NEVADA
County of DOUGLAS

On this 22nd day of FEBRUARY, 2001, before me, a Notary Public in and for said County and State, personally appeared Carleton D. Bingham and _____, to me known (or satisfactorily proven) to be the individual(s) described in the foregoing Specific Power of Attorney and acknowledged that he/she/they executed the foregoing instrument for the purposes contained therein.



Carol Costa
CAROL COSTA
My Commission Expires: 11-4-2004

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2001 FEB 28 PM 12: 20

LINDA SLATER
RECORDER

\$ 8.00 PAID KG DEPUTY

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