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James McCord  
P.O. Box 216  
GLENBROOK, NV.  
89413

### FINANCIAL POWER OF ATTORNEY

#### Principal and Attorney-in-Fact

We, James B McCord & Dulane McCad  
of Douglas County, Nevada  
appoint Charlene Malone

as our attorney-in-fact to act for us in any lawful way with respect to the powers delegated below.

#### 2. Authorization of Attorneys-in-Fact

If I have named more than one attorney-in-fact, they are authorized to act

Jointly.

independently.

#### 3. Delegation of Authority

Our attorney-in-fact may delegate, in writing, any authority granted under this power of attorney to a person she selects. Any such delegation shall state the period during which it is valid and specify the extent of the delegation.

Our attorney-in-fact may not delegate any authority granted under this power of attorney.

#### 4. Effective Date and Durability

This power of attorney is not durable. It is effective immediately and shall terminate on

Jan 1, 2003

#### 5. Powers of the Attorney-in-Fact

We grant our attorney-in-fact power to act on my behalf in the following matters, as indicated by our initials next to each granted power, granting all the listed powers. Powers that are struck through are not granted.


INITIALS

- \_\_\_\_\_ (1) Real estate transactions.
- \_\_\_\_\_ (2) Tangible personal property transactions.
- \_\_\_\_\_ (3) Stock and bond, commodity and option transactions.
- \_\_\_\_\_ (4) Banking and other financial institution transactions.
- \_\_\_\_\_ (5) Business operating transactions.
- \_\_\_\_\_ (6) Insurance and annuity transactions.

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- \_\_\_\_\_ (7) Estate, trust and other beneficiary transactions.
- \_\_\_\_\_ (8) Living trust transactions.
- \_\_\_\_\_ (9) Legal actions.
- \_\_\_\_\_ (10) Personal and family care.
- \_\_\_\_\_ (11) Government benefits.
- \_\_\_\_\_ (12) Retirement plan transactions.
- \_\_\_\_\_ (13) Tax matters.
-  (14) ALL POWERS (1 THROUGH 13) LISTED ABOVE.

These powers are defined below.

**6. Compensation and Reimbursement of the Attorney-in-Fact**

Our attorney-in-fact shall not be compensated for services, but shall be entitled to reimbursement, from our assets, for reasonable expenses. Reasonable expenses include but are not limited to reasonable fees for information or advice from accountants, lawyers or investment experts relating to our attorney-in-fact's responsibilities under this power of attorney.

**7. Personal Benefit to the Attorney-in-Fact**

Our attorney-in-fact may buy any assets of ours or engage in any transaction she deems in good faith to be in our interest, no matter what the interest or benefit to my attorney-in-fact.

**8. Commingling by the Attorney-in-Fact**

Our attorney-in-fact may not commingle any of my funds with any funds of hers.

**9. Liability of the Attorney-in-Fact**

Our attorney-in-fact shall not incur any liability to us, our estate, our heirs, successors or assigns for acting or refraining from acting under this document, except for willful misconduct or gross negligence. Our attorney-in-fact is not required to make our assets produce income, increase the value of our estate, diversify my investments or enter into transactions authorized by this document, as long as my attorney-in-fact believes her actions are in my best interests or in the interests of my estate and of those interested in my estate. A successor attorney-in-fact shall not be liable for acts of a prior attorney-in-fact.

**10. Reliance on This Power of Attorney**

Any third party who receives a copy of this document may rely on and act under it. Revocation of the power of attorney is not effective as to a third party until the third party has actual knowledge of the revocation. We agree to indemnify the third party for any claims that arise against the third party because of reliance on this power of attorney.

**11. Severability**

If any provision of this document is ruled unenforceable, the remaining provisions shall stay in effect.

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**12. Definition of Powers Granted to the Attorney-in-Fact**

The powers granted in this document authorize our attorney-in-fact to do the following:

**(1) Real estate transactions**

Act for us in any manner to deal with all or any part of any interest in real property that we own at the time of execution of this document or later acquire, under such terms, conditions and covenants as my attorney-in-fact deems proper. Our attorney-in-fact's powers include but are not limited to the power to

(a) Accept as a gift, or as security for a loan, reject, demand, buy, lease, receive or otherwise acquire ownership of possession of any estate or interest in real property.

(b) Sell, exchange, convey with or without covenants, quitclaim, release, surrender, mortgage, encumber, partition or consent to the partitioning of, grant options concerning, lease, sublet or otherwise dispose of any interest in real property.

(c) Maintain, repair, improve, insure, rent, lease, and pay or contest taxes or assessments on any estate or interest in real property we own or claim to own.

(d) Prosecute, defend, intervene in, submit to arbitration, settle and propose or accept a compromise with respect to any claim in favor of or against me based on or involving any real estate transaction.

**(2) Tangible personal property transactions**

Act for us in any manner to deal with all or any part of any interest in personal property that we own at the time of execution of this document or later acquire, under such terms as my attorney-in-fact deems proper. Our attorney-in-fact's powers include but are not limited to the power to lease, buy, exchange, accept as a gift or as security for a loan, acquire, possess, maintain, repair, improve, insure, rent, convey, mortgage, pledge, and pay or contest taxes and assessments on any tangible personal property.

**(3) Stock and bond, commodity, option and other securities transactions**

Do any act which we can do through an agent, with respect to any interest in a bond, share, other instrument of similar character or commodity. Our attorney-in-fact's powers include but are not limited to the power to:

(a) Accept as a gift or as security for a loan, reject, demand, buy, receive or otherwise acquire ownership or possession of any bond, share, instrument of similar character, commodity interest or any investment with respect thereto, together with the interest, dividends, proceeds or other distributions connected with it.

(b) Sell (including short sales), exchange, transfer, release, surrender, pledge, trade in or otherwise dispose of any bond, share, instrument of similar character or commodity interest.

(c) Demand, receive and obtain any money or other thing of value to which I am or may become or may claim to be entitled as the proceeds of any interest in a bond, share, other instrument of similar character or commodity interest.

(d) Agree and contract, in any manner, and with any broker or other person and on any terms, for the accomplishment of any purpose listed in this section.

(e) Execute, acknowledge, seal and deliver any instrument my attorney-in-fact thinks useful to accomplish a purpose listed in this section, or any report or certificate required by law or regulation.

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**(4) Banking and other financial institution transactions**

Do any act that we can do through an agent in connection with any banking transaction that might affect my financial or other interests. Our attorney-in-fact's powers include but are not limited to the power to:

(a) Continue, modify and terminate any deposit account or other banking arrangement, or open either in the name of the agent alone or my name alone or in both our names jointly, a deposit account of any type in any financial institution, rent a safe deposit box or vault space, have access to a safe deposit box or vault to which we would have access, and make other contracts with the institution.

(b) Make, sign and deliver checks or drafts, and withdraw my funds or property from any financial institution by check, order or otherwise.

(c) Prepare financial statements concerning our assets and liabilities or income and expenses and deliver them to any financial institution, and receive statements, notices or other documents from any financial institution.

(d) Borrow money from a financial institution on terms my attorney-in-fact deems acceptable, give security out of my assets, and pay, renew or extend the time of payment of any note given by or on our behalf.

**(5) Business operating transactions**

Do any act that we can do through an agent in connection with any business operated by me that our attorney-in-fact deems desirable. Our attorney-in-fact's powers include but are not limited to the power to:

(a) Perform any duty and exercise any right, privilege or option which we have or claim to have under any contract of partnership, enforce the terms of any partnership agreement, and defend, submit to arbitration or settle any legal proceeding to which I am a party because of membership in a partnership.

(b) Exercise in person or by proxy and enforce any right, privilege or option which we have as the holder of any bond, share or instrument of similar character and defend, submit to arbitration or settle a legal proceeding to which I am a party because of any such bond, share or instrument of similar character.

(c) With respect to a business owned solely by us, continue, modify, extend or terminate any contract on my behalf, demand and receive all money that is due or claimed by me and use such funds in the operation of the business, engage in banking transactions my attorney-in-fact deems desirable, determine the location of the operation, the nature of the business it undertakes, its name, methods of manufacturing, selling, marketing, financing, accounting, form of organization and insurance, and hiring and paying employees and independent contractors.

(d) Execute, acknowledge, seal and deliver any instrument of any kind that my attorney-in-fact thinks useful to accomplish any purpose listed in this section.

(e) Pay, compromise or contest business taxes or assessments.

(f) Demand and receive money or other things of value to which we are or claim to be entitled as the proceeds of any business operation, and conserve, invest, disburse or use anything so received for purposes listed in this section.



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**(6) Insurance and annuity transactions**

Do any act that we can do through an agent, in connection with any insurance or annuity policy, that our attorney-in-fact deems desirable. Our attorney-in-fact's powers include but are not limited to the power to:

(a) Continue, pay the premium on, modify, rescind or terminate any annuity or policy of life, accident, health, disability or liability insurance procured by us or on our behalf before the execution of this power of attorney. Our attorney-in-fact cannot name herself as beneficiary of a renewal, extension or substitute for such a policy unless she was already the beneficiary before we signed the power of attorney.

(b) Procure new, different or additional contracts of health, disability, accident or liability insurance on my life, modify, rescind or terminate any such contract and designate the beneficiary of any such contract.

(c) Sell, assign, borrow on, pledge, or surrender and receive the cash surrender value of any policy.

**(7) Estate, trust and other beneficiary transactions**

Act for us in all matters that affect a trust, probate estate, guardianship, conservatorship, escrow, custodianship or other fund from which we are, may become or claim to be entitled, as a beneficiary, to a share or payment. Our attorney-in-fact's authority includes the power to disclaim any assets which we are, may become or claim to be entitled, as a beneficiary, to a share or payment.

**(8) Living trust transactions**

Transfer ownership of any property over which she has authority under this document to the trustee of a revocable trust we have created as settlor. Such property may include real estate, stocks, bonds, accounts with financial institutions, insurance policies or other property.

**(9) Legal actions**

Act for us in all matters that affect claims in favor of or against us and proceedings in any court or administrative body. Our attorney-in-fact's powers include but are not limited to the power to

(a) Hire an attorney to assert any claim or defense before any court, administrative board or other tribunal.

(b) Submit to arbitration or mediation or settle any claim in favor of or against us or any litigation to which we are a party, pay any judgment or settlement and receive any money or other things of value paid in settlement.

**(10) Personal and family maintenance**

Do all acts necessary to maintain our customary standard of living, and that of our children and other persons customarily supported by or legally entitled to be supported by me. Our attorney-in-fact's powers include but are not limited to the power to:

(a) Pay for medical, dental and surgical care, living quarters, usual vacations and travel expenses, shelter, clothing, food, appropriate education and other living costs.

(b) Continue arrangements with respect to automobiles or other means of transportation, charge accounts, discharge of any services or duties assumed by us to any parent, relative or friend, contributions or payments incidental to membership or affiliation in any church, club, society or other organization.

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**(11) Government benefits**

Act for us in all matters that affect my right to government benefits, including Social Security, Medicare, Medicaid, or other governmental programs, or civil or military service. Our attorney-in-fact's powers include but are not limited to the power to

(a) Prepare, execute, file, prosecute, defend, submit to arbitration or settle a claim on our behalf to benefits or assistance, financial or otherwise.

(b) Receive the proceeds of such a claim and conserve, invest, disburse or use them on our behalf.

**(12) Retirement plan transactions**

Act for us in all matters that affect our retirement plans. Our attorney-in-fact's powers include but are not limited to the power to select payment options under any retirement plan in which we participate, make contributions to those plans, exercise investment options, receive payment from a plan, roll over plan benefits into other retirement plans, designate beneficiaries under those plans and change existing beneficiary designations.

**(13) Tax matters**

Act for me in all matters that affect my local, state and federal taxes. My attorney-in-fact's powers include but are not limited to the power to

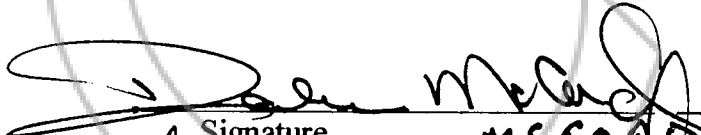
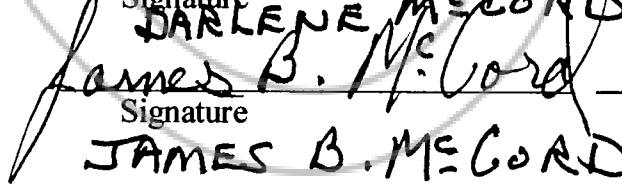
(a) Prepare, sign and file federal, state, local and foreign income, gift, payroll, Federal Insurance Contributions Act returns and other tax returns, claims for refunds, requests for extension of time, petitions, any power of attorney required by the Internal Revenue Service or other taxing authority, and other documents.

(b) Pay taxes due, collect refunds, post bonds, receive confidential information, exercise any election available to me and contest deficiencies determined by a taxing authority.

We understand the importance of the powers we delegate to our attorney-in-fact in this document. We recognize that the document gives my attorney-in-fact broad powers over our assets.

Signed this 7<sup>th</sup> day of March, 2002.

State of Nebraska, County of Douglas.

	<u>509-64-6488</u>
Signature <b>DARLENE MCCARD</b>	Social Security Number
	<u>478-40-8014</u>
Signature <b>JAMES B. MCCARD</b>	Social Security Number

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*JM*

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**CERTIFICATE OF ACKNOWLEDGMENT OF NOTARY PUBLIC**

State of Nevada )

) ss.

County of Douglas )

On March 7<sup>th</sup> 2002, before me, Kimberly Kersten, a notary public in and for said state, personally appeared James B. McCord & Sonline McCord, personally known to me (or proved 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.

WITNESS my hand and official seal.



[notarial seal]

*[Handwritten Signature]*

Notary Public for the State of Nevada

My commission expires May 11, 2002

REQUESTED BY  
James McCord  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

*[Handwritten initials]*

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LINDA SLATER  
RECORDER

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