

SPECIAL POWER OF ATTORNEY

I, DANIEL H. SPITZER, a resident of Glenbrook, Nevada, do hereby authorize and empower KENNETH R. JILLSON of 276 Kingsbury Grade, Stateline, Nevada, as my true and lawful attorney-in-fact to act in any capacity in which I may act, in my place and stead, for the following use and benefit:

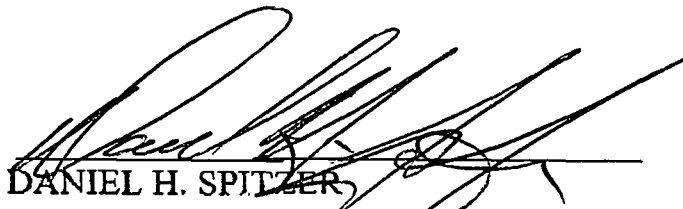
For all matters that may arise in anyway relating to any borrowing to finance, refinance or encumber that certain real property commonly known as 1686 Logan Creek Drive, Glenbrook, County of Douglas, State of Nevada, Assessor's Parcel Number 1418-22-610-002 (formerly Assessor's Parcel Number 03-022-290) as more particularly described on the legal description attached hereto as Exhibit "A" and by this reference incorporated herein (the "Property"), including, without limitation, the execution of any instrument relating to any borrowing to finance, refinance or encumber the Property, any guarantee therefor, and any contract, application or permit related in any way related thereto.

I grant to my said attorney-in-fact full power and authority to do and perform all and every act and thing whatsoever requisite, necessary and proper to be done in the exercise of any of the rights and powers herein granted, as fully to all intent and purpose as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that my said attorney-in-fact, or his substitute or substitutes, shall lawfully do or cause to be done by virtue of his power of attorney and the rights and powers herein granted.

This instrument is to be construed and interpreted as a special power of attorney. The enumeration of specific items, acts, rights or powers herein does not limit or restrict said agent's authority with regard to said transaction, and is not to be construed or interpreted as limiting or restricting the special power herein granted to said attorney-in-fact.

The rights, powers and authority of said attorney-in-fact to exercise any and all of the rights and powers herein granted shall commence and be in full force and effect on this day, and such rights, powers and authority shall remain in full force from and after this date, through and including December 31, 2002.

DATED this 26th day of SEPT, 2002.


DANIEL H. SPITZER

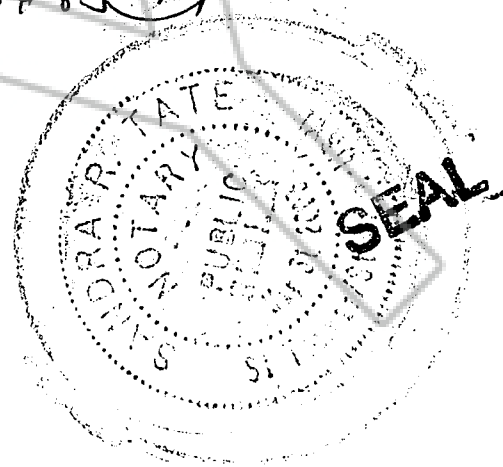
Notary Acknowledgment Follows:

ALLING & JILLSON, LTD
276 KINGSBURY GRADE, SUITE 2000
POST OFFICE BOX 3390
LAKE TAHOE, NEVADA 89449
775.588.6676

TERRITORY
STATE OF U.S. VIRGIN ISLANDS
DISTRICT : SS.
COUNTY OF St. THOMAS / ST. JOHN

This instrument was acknowledged before me on SEPT. 26, 2002, by DANIEL H. SPITZER.

[Signature]
NOTARY PUBLIC # 85-99



[Large faint watermark: COOPER]

H:\Kent-Giles\Spitzer\1080 Log-in Creek, II.CS\Special Power of Attorney 2.wpd

ALLING & JILLSON, LTD
176 KINGSBURY GRADE SUITE 2000
POST OFFICE BOX 3390
LAKE TAHOE, NEVADA 89449
775.588.6676

0554211

BK1002PG03167

EXHIBIT "A"

LEGAL DESCRIPTION

The land referred to herein is situated in the State of Nevada, County of Douglas, described as follows:

Lot 2, in Block C, as shown on the map of LOGAN CREEK ESTATES, filed in the Office of the County Recorder of Douglas County, Nevada, on March 8, 1960, as Document No. 15688.

TOGETHER WITH the right of owners to have access to the water of Lake Tahoe as set forth in Deed recorded December 17, 1973, in Book 1273, Page 387, Document No. 70682, Official Records of Douglas County, State of Nevada.

Assessors Parcel No. 03-022-290

COPY

REQUESTED BY
FIRST AMERICAN TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2002 OCT -8 PM 4: 10

LINDA SLATER
RECORDER

\$ 16.⁰⁰ PAID *Kg* DEPUTY

0554211

BK1002PG03168