A.P.N. #_ ESCROW NO._ RECORDING REQUESTED BY: STEWART TITLE COMPANY

WHEN RECORDED MAIL TO:

KENNETH HEGARTY 1135 KILLARNEY STREET LIVERMORE CA 94550 Stewart Title of Douglas County
IN OFFICIAL RECORDS OF
DOUGLAS CO. HEVADA

2003 AUG 22 PM 1: 48

WERNER CHRISTEN RECORDER

16 PAID BL DEPUTY

(Space Above for Recorder's Use Only)

SPECIAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That I, KENNETH HEGARTY and BONNIE HEGARTY have made, constituted, and appointed, and by these presents do make, constitute and appoint LORI SILVA

as my true and lawful attorney for and in my name, place and stead, and for my use and benefit as follows, which shall pertain to the following described lands situated in the County of DOUGLAS in the State of Nevada, to wit:

1322 Chichester

GARDNERUILL NY

See Exhibit "4"

- (1) To exercise any or all of the following powers as to real property herein described, any interest therein and/or any building thereon: To contract for, purchase, receive and take possession thereof and of evidence of title thereto; to lease the same for any term or purpose, including leases for business, residence and oil and/or mineral development; to sell, exchange grant or convey the same with or without warranty; to mortgage, transfer in trust, or otherwise encumber or hypothecate the same to secure payment of negotiable or nonnegotiable note or performance of any obligation or agreement;
- (2) To exercise any or all of the following powers as to all kinds of personal property and goods, wares and merchandise, chooses in action and other property in possession or in action herein described: To contract for, buy, sell, exchange, transfer and in any legal manner deal in and with the same; and to mortgage, transfer in trust, or otherwise encumber or hypothecate the same to secure payment of a negotiable or nonnegotiable note or performance of any obligation or agreement;
- (3) To borrow money and to execute and deliver negotiable or nonnegotiable notes therefor with or without security; and to loan money and receive negotiable or nonnegotiable notes therefor with such security as he shall deem proper for the property herein described;
- (4) To receive any Notice of Right to Cancel under the Truth in Lending Act on my behalf, to modify or waive my right to rescind to pass without exercising such right to rescind, and to confirm that such right to rescind has not been exercised.
- (5) To sign, seal, execute, deliver and acknowledge such instruments in writing of whatever kind and nature as may be necessary or proper in the premises.
- (6) To receive and endorse check for net proceeds of loan or hypothecation of Note.

 CONTINUED ON NEXT PAGE (One Inch Margin on all sides of Document for Recorder's Use Only)

SPECIAL POWER OF ATTORNEY - Page 2

GIVING AND GRANTING unto said attorney full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the above stated premises, as fully to all intents and purposes as the signor might or could do if personally present, and hereby ratifying and condfirming all that said attorney shall lawfully do or cause to be done in the above stated premises by virtue of these presents.

IN WITNESS WHEREOF, KENNETH HEGARTY and BONNIE HEGARTY, have hereunto set his/her/their hand(s) and seal on this day of

Signed, scaled and delivered in the presence of

KENNETH HEGARTY

BONNIE HEGARTY

WENDY DUNBAR

Notary Public - State of Nevada

Appointment Recorded in Douglas County

No: 02-79065-5 - Expires December 16, 2006

COUNTY OF COUNTY

This instrument was acknowledged before me on by KENNETH HEGARTY and BONNIE

Signature_

Notar Wublic

(One Inch Margin on all sides of document for Recorders Use Only)

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EXHIBIT "A"

LEGAL DESCRIPTION

ESCROW NO.: 030202524

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Lot 2, Block A, as set forth on FINAL SUBDIVISION MAP No. 1006-5 for CHICHESTER ESTATES, PHASE 5, filed in the office of the County Recorder of Douglas County, Nevada and recorded April 9, 1999 in Book 499, Page 1900, as Document No. 465394.

APN 1320-33-713-002

