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Recording requested by: Teresa M. Downey and when recorded Mail To:
Timeshare Closing Services, Inc.
7345 Sand Lake Road, #303
Orlando, FL 32819

Escrow# TA02160627

DOC # 0677854
06/22/2006 10:24 AM Deputy: PK
OFFICIAL RECORD
Requested By:
TIMESHARE CLOSING SERVICES

Douglas County - NV Werner Christen - Recorder

Page: 1 Of 3 Fee: 16.00

BK-0606 PG-7797 RPTT:



0.00

APN: 1319-30-112-001 (PTN)

Limited Power of Attorney

Teresa M. Downey and Phillip L. Downey, whose address is 3221 Deanpark Drive, Hilliard, Ohio 43026, "Grantor"

Hereby Grant(s) Power of Attorney To:

Chad Newbold

Document Date: March 24, 2006

The following described real property, situated in Douglas County, State of Nevada, known as Ridge Pointe Resort, Unit 2 BD, Week FLT 1-52, Biennial Odd Year Usage, which is more particularly described in Exhibit "A" attached hereto and by this reference made a part hereof.

LIMITED POWER OF ATTORNEY

Teresa M Downey and Phillip L Downey, ("THE PRINCIPAL(S)") do hereby make, constitute and appoint Chad Newbold, as the true and lawful attorney-in-fact for THE PRINCIPAL(S), giving and granting unto THE AGENT full power and authority to execute, sign, and initial any and all documents, and conduct any and all acts necessary to consummate for sale, purchase and conveyance of the real property or personal property ("THE TRANSACTION") known as:

Resort: Ridge Pointe Resort, Douglas County, Nevada, 2 bdrm, floating, odd year usage

including, but not limited to, the power and authority to execute any instruments necessary to close THE TRANSACTION the above referenced property and to allow THE AGENT to act in their stead at time of Closing of THE TRANSACTION. {This LIMITED DURABLE POWER OF ATTORNEY shall not be affected by disability of THE PRINCIPAL(S) except as provided by applicable provisions of the state statutes. This instrument may also be construed by THE AGENT, at its sole discretion to be a Non-Durable Power of Attorney having the effect of being a Limited Power of Attorney without the statutory benefits of a Durable Power.} Further, to perform all and every act and thing fully, and to the same extent as THE PRINCIPAL(S) could do if personally present, with full power of substitution and revocation, and THE PRINCIPAL(S) hereby ratifies and confirms that THE AGENT or any duly appointed substitute for THE AGENT shall lawfully do or cause to be done those acts authorized herein.

IN WITNESS WHEREOF, this instrument has been executed as of this 24 day of Macah Signed in the Presence of: Signature of Principal Name of Principal: Teresa M Downey Name of Principal: Phillip L Downey Name of Witness ddress of Principal: State of Hilliand, OH 43026

On this 24^{th} day of Mqch, 2006, before me, Tqmqrq k. Mconnell personally appeared Teresa M Downey and Phillip L Downey, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

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PG-06/22/

NOTARY PUBLIC My Commission Expires: 10/15



County of

Exhibit "A"

File number: TA02160627

A timeshare estate comprised of an undivided interest as tenants in common in and to that certain real property and improvements as follows: An undivided 1/2652nd interest in and to Lot 160 as designated on TAHOE VILLAGE UNIT No. 1 - 14th AMENDED MAP, recorded September 16, 1996, as Document No. 396458 in Book 996 at Page 2133, Official Records, Douglas County, Nevada, EXCEPTING THEREFROM that certain real property described as follows: Beginning at the Northeast corner of Lot 160; thence South 31 11'12" East 81.16 feet; thence South 58 48'39" West 57.52 feet; thence North 31 11'12" West 83.00 feet; thence along a curve concave to the Northwest with a radius of 180 feet, a central angle of 18 23'51", an arc length of 57.80 feet the chord of said curve bears North 60 39'00" East 57.55 feet to the Point of Beginning. Containing 4,633 square feet, more or less, as shown on that Boundary Line Adjustment Map recorded as Document No. 463765; together with those easements appurtenant thereto and such easements and use rights described in the Declaration of Timeshare Covenants, Conditions and Restrictions for THE RIDGE POINTE recorded November 5, 1997, as Document No. 425591, and as amended on March 19, 1999 as Document No. 463766, and subject to said Declaration; with the exclusive right to use said interest, in Lot 160 only, for one use Period every other year in odd-numbered years in accordance with said Declaration.

A portion of APN: 1319-30-712-001

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06/22/2006