

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 4 Fee: 17.00
BK-0806 PG-12007 RPTT: 0.00



Recording Requested By:
MIP INSURING DEPARTMENT
SIERRA PACIFIC MORTGAGE COMPANY, INC.
50 IRON POINT CIRCLE, STE 200
FOLSOM, CA 95630
916-932-1700

When Recorded Return To:
MIP INSURING DEPARTMENT
SIERRA PACIFIC MORTGAGE COMPANY, INC.
50 IRON POINT CIRCLE, STE 200
FOLSOM, CA 95630
916-932-1700

260229 KM

[Space Above This Line Reserved for Recorder's Use]

Loan No: 0000406913
Parcel No: 1022-15-001-075

**REAL PROPERTY AND MANUFACTURED HOME
LIMITED POWER OF ATTORNEY**

(To execute or release title, mortgage or deed of trust, security filing,
transfer or equity and insurance documents and proceeds.)

MIN No.: 1000703-0000406913-1

The undersigned borrower(s), whether one or more, each referred to below as "I" or "me," residing at:

3906 GRANITE WAY (Street Address)
WELLINGTON, NV 89444 (City, State ZIP) ("Present Address").

I am the Buyer/Owner of the following manufactured home (the "Manufactured Home"):

XX 1997 CHAMPION
New/Used Year Manufacturer's Name
INFINITY III 09976057600AB 60 x 26
Model Name/Model Number Manufacturer's Serial Number Length/Width

permanently affixed to the real property located at:

3906 GRANITE WAY (Street Address)
WELLINGTON (City), NV (State) 89444 (ZIP)
LYON (County) ("Property Address") and more as more particularly described

on Exhibit A attached hereto (the "Real Property"). I do hereby irrevocably make, constitute, appoint and authorize
with full powers of substitution,

SIERRA PACIFIC MORTGAGE COMPANY, INC., A CALIFORNIA CORPORATION ("Lender"),
its successors, assigns or designees as my agent and attorney-in-fact, in my name, place and stead in any way which

I could do, if I were personally present with full power of substitution and delegation: (1) to complete, execute and deliver, in my name or Lender's name, any and all forms, certificates, assignments, designations, releases or other documentation as may be necessary or proper to implement the terms and provisions of the Security Instrument dated *AUGUST 24, 2006*, executed by me in favor of Lender; (2) to complete, execute and deliver, in my name or in Lender's name, any and all forms, certificates, assignments, designations, releases or other documentation as may be necessary or proper to make application for and obtain the certificate of title for the Manufactured Home and to have Lender (or its designee) designated as lienholder on the certificate of title for the Manufactured Home; (3) to complete, execute and deliver in my name or Lender's name, any and all forms, certificates, assignments, designations, releases or other documentation as may be necessary or proper to have the Manufactured Home treated as real estate for any and all purposes under state law, including but not limited to the surrender of any certificate of title, any election to treat the Manufactured Home as real estate for tax purposes or to meet any other requirements in order for the loan/financing secured by the Manufactured Home and the Real Property to be eligible for sale on the Federal National Mortgage Association ("Fannie Mae"), the Federal Home Loan Mortgage Association ("Freddie Mac") or any other secondary market purchaser; (4) to receive, complete execute or endorse, and deliver in my name or Lender's name any and all claim forms, agreements, assignments, releases, checks, drafts, or other instruments and vehicles for the payment of money, relating to any insurance covering the Manufactured Home, the indebtedness secured by the Manufactured Home or the Real Property; and (5) to complete, sign and file, without my signature, such financing and continuation statements, amendments, and supplements thereto, mortgages, deeds of trust and other documents, including releases of these items, which I may from time-to-time deem necessary to perfect, preserve and protect Lender's security interest in the Manufactured Home, the Property and any other property sold with it. I acknowledge that at the time this Power of Attorney and my Security Instrument and any of the forms, certificates, assignments designations, releases or other documentation are prepared the serial number of the manufactured housing unit may not be available or may be inaccurate. The manufactured housing unit may be a factory order in the process of being constructed. Immediately, upon Lender's receipt of the serial number, I understand and agree that the above items may be completed and/or corrected by Lender to properly disclose all the applicable home identifications, including the serial number. I understand that I will be provided with a copy of any corrected agreement.

To induce any third party to act hereunder, I hereby agree that any third party receiving a duly executed copy or facsimile of this instrument may act hereunder, and I for myself and for my heirs, executors, legal representatives and assigns, hereby agree to indemnify and hold harmless any such third party from and against any and all claims that may arise against such third party by reason of such third party having relied on the provisions of this instrument. I have given this Limited Power of Attorney in connection with a loan/financing to be given by Lender and to induce Lender to make the financing available. It is coupled with an interest in the transaction and is irrevocable. This Limited Power of Attorney shall not be affected by my (our) subsequent incapacity, disability, or incompetence. I do further grant unto Lender full authority and power to do and perform any and all acts necessary or incident to the execution of the powers herein expressly granted, as fully as I might or could do if personally present.

WITNESS my/our hand and seal this 26th day of August 2006.

Debra V. Cook
DEBRA V. COOK -Borrower

-Borrower

-Borrower

-Borrower

-Borrower

-Borrower

Witnesses:

State of Nevada, Douglas County, ss: Loan No: 0000406913

On August 26, 2006 before me, Kathy Macellari, notary public,
personally appeared Debra V. COOK

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.

WITNESS my hand and official seal.

(This area for official notarial seal)

Kathy Macellari (Seal)
Notary Signature

Kathy Macellari
Notary Printed Name

Notary Public; State of Nevada

Qualified in the County of Douglas

Commission Number: 00-65319-5

My Commission Expires: 8/5/09

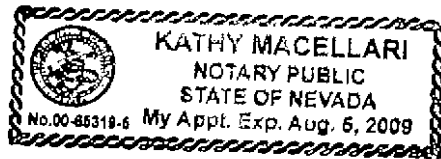


EXHIBIT "A"

All that certain lot, piece or parcel of land situate in the County of Douglas, State of Nevada, described as follows:

Lot 24, in Block C, as shown on the map entitled TOPAZ RANCH ESTATES UNIT NO. 4, filed for record on November 16, 1970, in the office of the County Recorder of Douglas County, State of Nevada, in Book 1 of Maps, at Page 224, as Document No. 50212.

APN: 1022-15-001-075

