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Tax ID # 139-038-110-33

LIMITED POWER OF ATTORNEY

**NOTICE:** This is an important document. It gives the person whom you designate (your "Agent" also called "Attorney in Fact") broad powers for a specific transaction, to handle your property during a certain period of time, which may include powers to mortgage your real property with advance notice to you by web based closing. These powers will continue to exist even after you have become disabled or incompetent, but the powers cease to exist at the conclusion of the transaction for which this power is granted. This document does not authorize anyone to make medical or other health care decisions. You may execute a different document, a health care proxy to do this. If there is anything about this document that you do not understand, you should ask a licensed attorney in your state to explain it to you.

BE IT KNOWN, that PAUL VINCENT("Principal")

Whose address is: 357 GENOA SPRINGS DRIVE  
MINDEN, NV 89423

BE IT KNOWN, that NANCY M. VINCENT("Principal")

Whose address is: 357 GENOA SPRINGS DRIVE  
MINDEN, NV 89423

Collectively, each Principal may be referred to as the "Principals"

has made and appointed, and by these presents does make and appoint the following person(s) who are employees of LandAmerica, namely Christopher Leonard, Shawn Steup, Jennifer Davis and Fred Sherman and if more than one person is named, then each of whom may act separately, whose addresses are C/O LandAmerica, at 600 Clubhouse Drive, Suite 400; Moon Township, PA 15108 our true and lawful Attorney in Fact (also called Agent) for them and in their name, place and stead, for the following specific and limited purposes:

(1) This Limited Power of Attorney is given for the specific and limited purpose of refinancing the existing loan or loans secured by a mortgage(s) or deed of trust(s) encumbering the real property located at 357 GENOA SPRINGS DRIVE MINDEN, NV 89423 more particularly described in Exhibit A attached hereto, with ING Direct with a new loan in the approximate amount of \$302,530, to be secured with a mortgage or deed of trust encumbering said real property, and expected to close on or about Nov 19, 2007 (hereinafter referred to as the "Refinance.")

(2) To mortgage, refinance, hypothecate, assign, transfer, and in any manner deal with the real estate to effectuate the above referenced refinancing (which may also be called "banking transactions" under state statute);

(3) To execute, acknowledge, deliver escrow instructions, and all Closing Documents including but not limited to: Notes, Deeds, Mortgages/Deeds of Trust, Subordinations, Security Instruments, Riders, Attachments and Addenda, including any documents necessary or requested as part of this transaction by Title Insurer, Lender or the other parties to the transaction, those documents needed by governmental and taxing authorities, Covenants, Agreements and Assignments of Agreements, Assignments of Mortgages, Assignments of Deeds of Trust, Lien Waivers, encumbrance or waiver of homestead and any marital rights necessary to obtain the financing, Settlement Statements, Truth In Lending Disclosures, Loan Applications, HUD 1 and other written instruments of whatever kind and nature, all upon such terms and conditions as said Attorney in Fact (also called Agent) shall approve.

Further giving and granting said Attorney in Fact (also called Agent), full power and authority to do and perform all and every act and thing whatsoever requisite, necessary or appropriate to be done in and about the specific and limited premises (setout herein) as fully to all intents and purposes as we might or could be done if personally present, hereby ratifying and confirming all that said Attorney in Fact (also called Agent) should lawfully do or cause to be done by virtue hereof.

This Power of Attorney shall become effective immediately, and shall not be affected by our subsequent disabilities, incapacity or lack of mental competence, except as may be provided otherwise by an applicable state statute. This Power of Attorney is not intended to revoke or terminate any previously executed General Durable Power of Attorney except to the limit that it would affect this specific transaction and this Power of Attorney is limited to the specific time and for the specific purposes described herein. We may revoke this Power of Attorney at any time by providing written notice to my Attorney in Fact (also called Agent), however such revocation shall not be effective as to third parties acting in reliance upon this Power of Attorney if recorded, unless and until the revocation is similarly recorded in the same county and state registry or other established records for the recording of Powers of Attorney. This Power of Attorney is limited to a specific refinance, and this Power of Attorney shall continue in full force and effect until recordation of the Mortgage/Deed of Trust and execution of any other documents necessary to complete this refinance transaction.

TO INDUCE ANY THIRD PARTY TO ACT HEREUNDER, WE HEREBY AGREE THAT ANY THIRD PARTY RECEIVING A DULY EXECUTED COPY OR FACSIMILE OF THIS INSTRUMENT MAY ACT HEREUNDER, AND THAT REVOCATION OR TERMINATION HEREOF SHALL BE INEFFECTIVE AS TO SUCH THIRD PARTY UNLESS AND UNTIL ACTUAL NOTICE OR KNOWLEDGE OF SUCH REVOCATION OR TERMINATION SHALL HAVE BEEN RECEIVED BY SUCH THIRD PARTY, AND WE FOR OURSELVES AND FOR OUR 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.

We, PAUL VINCENT and NANCY M. VINCENT, the principals, sign our names to this power of attorney this 16 day of October, 2007 and, being first duly sworn, do declare to the undersigned authority that we sign and execute this instrument as our power of attorney and that we sign it willingly, that we execute it as our free and voluntary act for the purpose(s) expressed in the power of attorney and that we are eighteen years of age or older, of sound mind and under no constraint or undue influence.

[Signature]  
PAUL VINCENT

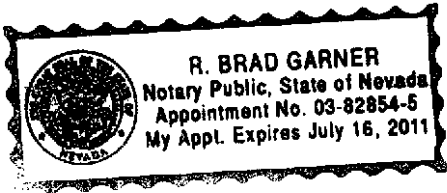
[Signature]  
NANCY M. VINCENT

State of: Nevada  
County of: Douglas

BEFORE ME personally appeared Paul Vincent and Nancy M. Vincent who is/are personally known to me or who has produced Driver License as identification (or proved to me on the basis of satisfactory evidence) to me known to be the individual(s) described in and who executed the within and foregoing Power of Attorney instrument and acknowledged before me that they executed the same as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned and desired the same be recorded as such.

WITNESS my hand and official seal in the county and state aforesaid this 16 day of October, 2007.

Notary Public [Signature]  
My Commission Expires: 7/16/2011  
Address: 963 Toppy Ln Ste 306  
Cerason City, NV 89705



**ACKNOWLEDGMENT OF ATTORNEY-IN-FACT**

I, AGENT, have read the attached power of attorney and am the person identified as the attorney-in-fact (the "Agent") for the principals. I hereby acknowledge that in the absence of a specific provision to the contrary in the power of attorney or in state law, when I act as Agent:

I accept the appointment as Agent.

I understand the duties under the Power of Attorney and under the law.

I shall exercise the powers for the benefit of the principals.

I shall keep the assets of the principals separate from my assets.

I shall exercise reasonable caution and prudence.

I shall keep a full and accurate record of all actions, receipts and disbursements on behalf of the principals.

Jennifer Davis 11/19/2007  
Signature of Agent/Attorney-in-Fact Date

Jennifer Davis  
Printed name of Agent/Attorney-in-Fact

State of: PA

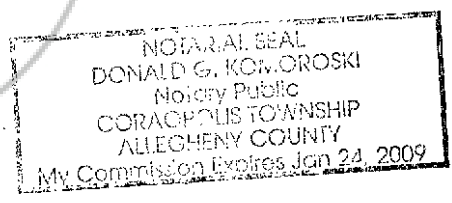
County of: Allegheny

BEFORE ME personally appeared Jennifer Davis, who is/are personally known to me or who has produced \_\_\_\_\_ as identification (or proved to me on the basis of satisfactory evidence) to me known to be the individual(s) described in and who executed the within and foregoing Power of Attorney instrument and acknowledged before me that they executed the same as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned and desired the same be recorded as such.

WITNESS my hand and official seal in the county and state aforesaid this 19 day of November, 20 07.

Notary Public Donald G. Komoroski  
My Commission Expires: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_



### Legal Description

THE LAND REFERRED TO HEREIN IS SITUATED IN THE STATE OF NEVADA, COUNTY OF DOUGLAS CITY OF GENOA DESCRIBED AS FOLLOWS:

PARCEL 1:

UNIT 33, BLOCK C, AS SET FORTH ON THE PLAT OF GENOA LAKES, PHASE 2, FILED FOR RECORD IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER ON JUNE 2, 1994, IN BOOK 694, PAGE 202, AS DOCUMENT NO. 338683.

PARCEL II:

THAT CERTAIN EXCLUSIVE USE AND LANDSCAPE EASEMENT DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEASTERLY CORNER OF UNIT 33 AS SHOWN ON THE FINAL MAP FOR GENOA LAKE PHASE 2 PLANNED UNIT DEVELOPMENT DOCUMENT NO. 338683 OF DOUGLAS COUNTY RECORDER'S OFFICE, SAID POINT BEAR NORTH 58° 40' 49" WEST, 113.96 FEET FROM TIE POINT "C" AS SHOWN ON SAID GENOA LAKES PHASE 2 FINAL MAP; THENCE SOUTH 08° 35' 50" WEST, ALONG THE EASTERLY LINE OF SAID UNIT 33, 56.33 FEET TO THE TRUE POINT OF BEGINNING, THENCE SOUTH 08° 35' 50" WEST, 30.00 FEET; THENCE NORTH 81° 24' 10" WEST, 70.00 FEET; THENCE NORTH 08° 35' 50" EAST, 35.87 FEET TO THE SOUTHEASTERLY CORNER OF UNIT 34 AS SHOWN ON SAID GENOA LAKES PHASE 2 FINAL MAP; THENCE NORTH 08° 35' 50" EAST ALONG THE EASTERLY LINE OF SAID UNIT 34, 50.33 FEET, THENCE SOUTH 81° 24' 10" EAST, 4.00 FEET; THENCE SOUTH 08° 35' 50" WEST, 14.39 FEET; THENCE SOUTH 81° 24' 10" EAST, 11.00 FEET TO A POINT ON THE WESTERLY LINE OF SAID UNIT 33; THENCE ALONG THE WESTERLY AND SOUTHERLY BOUNDARY LINES OF SAID UNIT 33 THE FOLLOWING 8 COURSES:

1. SOUTH 08° 35' 05" WEST, 63.48 FEET;
2. SOUTH 81° 24' 10" EAST, 2.33 FEET;
3. SOUTH 08° 35' 50" WEST, 2.00 FEET;
4. SOUTH 81° 24' 10" EAST, 12.50 FEET;
5. NORTH 08° 35' 50" EAST, 2.00 FEET;
6. SOUTH 81° 24' 10" EAST, 2.33 FEET;
7. NORTH 08° 35' 50" EAST, 21.67 FEET;
8. SOUTH 81° 24' 10" EAST, 37.83 FEET TO THE TRUE POINT OF BEGINNING.



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LIMITED POWER OF

US Recordings

"IN COMPLIANCE WITH NEVADA REVISED STATUTE 111.312, THE HEREIN ABOVE LEGAL DESCRIPTION WAS TAKEN FROM INSTRUMENT RECORDED JUNE 14, 1999, BOOK 0699, PAGE 2894, AS FILE NO. 470213, RECORDED IN THE OFFICIAL RECORDS OF DOUGLAS COUNTY, STATE OF NEVADA."

TAX ID #: 1319-038-110-33

BY FEE SIMPLE DEED FROM PAUL STASCHOWER AS SET FORTH IN DEED BOOK 0404, PAGE 03642 AND RECORDED ON 4/8/2004, DOUGLAS COUNTY RECORDS.

THE SOURCE DEED AS STATED ABOVE IS THE LAST RECORD OF VESTING FILED FOR THIS PROPERTY. THERE HAVE BEEN NO VESTING CHANGES SINCE THE DATE OF THE ABOVE REFERENCED SOURCE.

VT# 2461598, Vincent, Paul



BK- 1207  
PG- 610