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APN # 1319-18-210-003

Douglas County - NV  
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Page: 1 of 5 Fee: 18.00  
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**LIMITED POWER OF ATTORNEY**

(Title of Document)

This page added to provide additional information required by NRS 111.312 Sections 1-4.

(Additional recording fee applies).

This cover page must be typed or printed clearly in black ink only.

REQUESTED BY  
LandAmerica Lender Services  
600 Clubhouse Drive Suite 400  
Moon Township, PA 15108

MAIL TO:  
LandAmerica Lender Services  
600 Clubhouse Drive Suite 400  
Moon Township, PA 15108

### 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 .Larry D. Francois("Principal")

Whose address is: 216 SUNFLOWER CIR  
STATELINE, NV 89449

BE IT KNOWN, that Vicki G. Francois("Principal")

Whose address is: 216 SUNFLOWER CIR  
STATELINE, NV 89449

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 **Shane Rushman, Sheila Andrews, Debra Barrett and Alex Ruckert** 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 216 SUNFLOWER CIR STATELINE, NV 89449 more particularly described in Exhibit A attached hereto, with WASHINGTON MUTUAL BANK with a new loan in the approximate amount of \$ 386,000.00, to be secured with a mortgage or deed of trust encumbering said real property, and expected to close on or about 04-16-2008 (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, Larry D. Francois and Vicki G. Francois, the principals, sign our names to this power of attorney this 14<sup>th</sup> day of April, 2008 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.

Larry D. Francois  
Larry D. Francois

Vicki G. Francois  
Vicki G. Francois

State of: TEXAS

County of: Harris

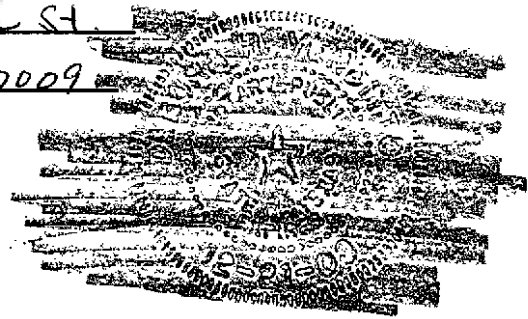
BEFORE ME personally appeared Larry D. Francois and Vicki G. Francois, who is/are personally known to me or who has produced Drivers Licenses as identification (or proved to me on the basis of satisfactory evidence) to me known to be the individual(s) described in and who executed the within and foregoing 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 14<sup>th</sup> day of April, 2008.

Notary Public William R. Vandette

My Commission Expires: 12-21-08

Address: 212 Teetshoe St.  
Houston, TX 77009



**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.

*Shane Rushman* 4/17/08  
Signature of Agent/Attorney-in-Fact Date  
Shane Rushman  
Printed name of Agent/Attorney-in-Fact

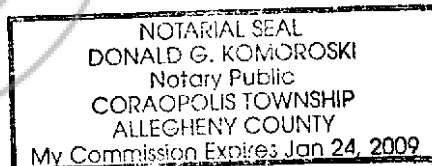
State of: PA

County of: Allegheny

BEFORE ME personally appeared Shane Rushman, 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 17 day of April, 20 08.

Notary Public *Donald G. Komoroski*  
My Commission Expires: 1-24-09  
Address: \_\_\_\_\_  
\_\_\_\_\_



**LEGAL DESCRIPTION**

THE REAL PROPERTY SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS:

A PARCEL OF LAND LYING WHOLLY WITH THE NORTHWEST 1/4 SECTION 18, TOWNSHIP 13 NORTH, RANGE 19 EAST, M.D.B. & M., BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE WEST 1/4 CORNER OF SAID SECTION 18; THENCE NORTH ALONG THE WEST LINE OF SAID SECTION 18 NORTH 00° 23' 38" EAST A DISTANCE OF 852.11 FEET; THENCE LEAVING SAID SECTION LINE NORTH 89° 38' 45" EAST A DISTANCE OF 130.00 FEET TO THE TRUE POINT OF BEGINNING; THENCE CONTINUING NORTH 89° 38' 45" EAST 184.83 FEET TO A POINT ON A NON-TANGENT CURVE TO THE EAST HAVING A RADIUS OF 250.00 FEET AND A CENTRAL ANGLE OF 23° 04' 38"; THENCE ALONG SAID CURVE FROM A TANGENT BEARING OF NORTH 12° 43' 51" WEST AN ARC DISTANCE OF 100.69 FEET; THENCE LEAVING SAID CURVE SOUTH 89° 38' 45" WEST 182.07 FEET, THENCE SOUTH 00° 23' 36" WEST 100.00 FEET TO THE POINT OF BEGINNING. SAID PARCEL ALSO KNOWN AS LOT 4, KINGSBURY ACRES NO. 4, AS SET FORTH ON THE COUNTY ASSESSOR'S MAP, WHICH IS AN UNRECORDED MAP.

TAX ID #: 1319-18-210-003

BEING ALL AND THE SAME LANDS AND PREMISES CONVEYED TO LARRY FRANCOIS, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY BY VICKI G. FRANCOIS IN A GRANT, BARGAIN AND SALE DEED EXECUTED 1/21/2003 AND RECORDED 6/24/2003 IN BOOK 0103, PAGE 13389 OF THE DOUGLAS COUNTY, NEVADA LAND RECORDS.

2692848vt



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LIMITED POWER OF

US Recordings