

20-
DOC # 0735308
01/05/2009 10:49 AM Deputy: DW

OFFICIAL RECORD

Requested By:

CHARLES E ROACH

Douglas County - NV
Karen Ellison - Recorder

Page: 1 of 7 Fee: 20.00
BK-0109 PG-0241 RPTT: 0.00



Assessor's Parcel Number: _____

Recording Requested By:

Name: CHARLES E. ROACH

Address: P.O. BOX 2951

City/State/Zip WINDEN NV. 89423

Real Property Transfer Tax:

\$ _____

DUP

DURABLE POWER OF ATTORNEY FINANCIAL

(Title of Document)

This page added to provide additional information required by NRS 111.312 Sections 1-2. (Additional recording fee applies)

This cover page must be typed or legibly hand printed.

**DURABLE POWER OF ATTORNEY
(FINANCIAL DECISIONS)**

1. PRINCIPAL: CHARLES E. ROACH
2. ATTORNEY-IN-FACT APPOINTED: PATRICIA A. JARVIS
3. EFFECTIVE DATE OF DOCUMENT: JAN 5-09
4. WHEN POWER OF ATTORNEY IS OPERATIVE:

The provisions of this Durable Power of Attorney shall only be in effect in the event that I am incapable of making an informed and intelligent consent to, or decision about, my financial matters, or upon my demise. Before acting on my behalf, the Attorney-in-Fact designated by name below, shall make every effort to communicate with me regarding my desires concerning my financial matters unless such attempt clearly would be futile. Should I recover my ability to make informed and intelligent decisions concerning my financial affairs, this Power of Attorney shall not longer be operative.

5. SPECIAL POWERS GIVEN TO ATTORNEY-IN-FACT BY PRINCIPAL:

A. General Grant of Power. To exercise or perform any act, power, duty, right or obligation whatsoever that I now have for property, real or personal, tangible or intangible, now owned or hereafter acquired by me, including, without limitation, the following specifically enumerated powers. I grant to PATRICIA A. JARVIS, as my Attorney-in-Fact, full power and authority to do everything necessary in exercising any of the powers herein granted as fully as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that PATRICIA A. JARVIS as my Attorney-in-Fact, shall lawfully do or cause to be done by virtue of this Power of Attorney and the powers herein granted.

b. Powers of Collection and Payment. To forgive, request, demand, sue for, recover, collect, receive, hold all such sums of money, debts, dues, commercial paper, checks, drafts, accounts, deposits, legacies, bequests, devises, notes, interests, stock certificates, bonds, dividends, certificates of deposit, annuities, pension, profit sharing, retirement, social security, insurance and other contractual benefits and proceeds, all documents of title, all property, real or personal, intangible and tangible property and property owned by, or due, owing, payable or belonging to me, or in which I have or may hereafter acquire an interest; to have, use, and take all lawful means and equitable and legal remedies and proceedings in my name for the collection and recovery thereof, and to adjust, sell, compromise, and agree for the same, and to execute and deliver for me, on



my behalf, and in my name, all endorsements, releases, receipts, or other sufficient discharges for the same;

c. Power to Acquire and Sell. To acquire, purchase, exchange, grant options to sell, and sell and convey real or personal property, tangible or intangible, or interests therein, on such terms and conditions as my Attorney-in-Fact shall deem proper.

d. Management Powers. To maintain, repair, improve, invest, manage, insure, rent, lease, encumber, and in any manner deal with any real or personal property, tangible or intangible, or any interest therein, that I now or may hereafter acquire, in my name and for my benefit, upon such terms and conditions as my Attorney-in-Fact shall deem proper;

e. Banking Powers. To make, receive and endorse checks and drafts, deposit and withdraw funds, acquire and redeem certificates of deposit, in banks, savings and loan associations and other institutions, execute or release such deeds of trust or other security agreements as may be necessary or proper for the exercise of the rights and powers herein granted;

f. Motor Vehicles. To apply for a Certificate of Title upon, and endorse and transfer title thereto, for any automobile, truck, pickup, van, motorcycle or other motor vehicle, and to represent in such transfer assignment that the title to said motor vehicle is free and clear of all liens and encumbrances except those specifically set forth in such transfer assignment;

g. Business Interests. To conduct or participate in any lawful business of whatever nature for me and in my name; execute partnership agreements and amendments thereto; incorporate, reorganize, merge, consolidate, recapitalize, sell, liquidate or dissolve any business; elect or employ officers, directors and Attorneys-in-Fact; carry out the provisions of any agreement for the sale of any business interest of the stock therein; and exercise voting rights with respect to stock, either in person or by proxy, and exercise stock options;

h. Tax Powers. To prepare, sign, and file whether federal, state, or local, income, gift, or other tax returns of all kinds, claims for refund, requests for extensions of time, petitions to the tax court or other courts regarding tax matters, and any and all other tax related documents, including, without limitation, receipts, offers, waivers, consents, powers of attorney, closing agreements; and generally to act in my behalf in all tax matters of all kinds and for all periods before all officers of the Internal Revenue Service and any other taxing authority, including receipt of confidential information, and to cause me to be represented in any and all such proceedings; and



i. Safe Deposit Boxes. To have access at any time or times to any safe deposit box rented to me, wheresoever located and to remove all or any part of the contents thereof, and to surrender or relinquish any safe deposit box. An institution in which any such safe deposit box may be located shall not incur any liability to me or my estate as a result of permitting my Attorney-in-Fact to exercise this power.

j. Purchase of Bonds. To purchase for my sole account united States of America Treasury Bonds of any kind which are redeemable at par in payment of federal estate taxes, and to borrow money and obtain credit in my name from any source for such purpose; in connection therewith, to make, execute, endorse, and deliver any and all necessary or desirable promissory notes, bills of exchange, drafts, agreements, or other obligations; as security therefore to pledge, mortgage, and assign any stock, bonds, securities, insurance values, and other properties, real or personal, which I may own or in which I may have an interest; and to arrange for the safekeeping and custody of any such treasury bonds; and

k. Transfer of Trust. To transfer and convey to the trustee then acting under any trust agreement created by me, any or all assets now or at any time or times hereafter standing in my name or representing my interest in assets owned jointly, commonly, or otherwise with ownership rights in insurance policies of all kinds, cash, checks (particularly government and insurance checks), stocks, bonds (including any purchases under Section 5.j. above), securities, and properties of all kinds; and pursuant to such purpose to terminate savings, checking, safekeeping, agency, investment advisory, and custody accounts in my name alone or with others, at any bank or broker, by directing that all or any part of the balance therein, including all cash, stock, Bonds. And other securities and property, subject to any indebtedness secured thereby, be transferred and delivered to said trustee or trustees and

l. Enabling Powers. In general, to enter into oral or written agreements, and to execute, acknowledge, and deliver any agreement, stock power, deed, instrument, or other document relating to any of the foregoing acts, giving and granting unto the said Attorney-in-Fact full power and authority to do and perform all, any, and every act and thing whatsoever required to be done if personally present.

m. Power of Attorney. By Power of Attorney I have the right to act for my wife, Eva J. Roach, who has been diagnosed with Alzheimer's, and is incapable of caring for herself in all financial and healthcare decisions. Therefore, the Power of Attorney that I executed is extended to my designated Attorney-in-Fact, to continue caring for her and her estate.



6. RATIFICATION

I, CHARLES E. ROACH, as Principal, hereby ratify and confirm all that the said Attorney-in-Fact shall do or cause to be done under this Power of Attorney, and all such promissory notes, bills of exchange, drafts, other obligations, agreements, stock powers, instruments, and documents, signed, endorsed, drawn, accepted, made, executed, or delivered by the said attorney, or any substitute or substitutes of said attorney, which shall hereafter be received, shall bind me and my heirs, distributee, legal representatives, successors, and assigns.

7. INDUCEMENT:

For the purpose of inducing any bank, broker, custodian, insurer, lender, transfer agent, or other party to act in accordance with the powers granted in this power of attorney, I hereby represent, warrant, and agree that if this power of attorney is terminated for any reason whatsoever, I and my heirs, distributee, legal representatives, successors, and assigns will save such party or parties harmless from any loss suffered, or liability incurred by such party or parties in acting in accordance with this power of attorney prior to that party's receipt of written notice of any such termination.

8. DURABILITY AND TERMINATION

This Power of Attorney shall not be affected by my subsequent disability or incapacity other than as provided in Paragraph 4 above. This Power of attorney, though intended to last for an indefinite period of time, may be revoked or terminated by the undersigned at any time, either orally or in writing.

9. SEVERABILITY:

If any provision of this Power of Attorney is not enforceable or is not valid, the remaining provisions shall remain effective.

10. EXCULPATION:

No Attorney-in-Fact named herein shall incur any liability to me for acting or refraining from acting hereunder, except for such attorney's own willful misconduct or gross negligence.

11. GOVERNING LAW:

This power of attorney shall be governed by the laws of the State of Nevada in all respects, including its validity, construction, interpretation, and termination.

12. NOMINATION OF CONSERVATOR:

If at any time it becomes necessary to appoint a conservator of my estate or person, or both, I hereby nominate PATRICIA A. JARVIS, my Attorney-in-Fact, as such conservator. I grant to my conservator all of the powers specified in the Nevada Probate Code. My conservator shall serve in such capacity without bond, or, if a bond be required, I request that such bond be set as low as possible. I hereby revoke any prior conservatorship nominations I may have made.

13. NOMINATION OF ATTORNEY-IN-FACT AND ALTERNATIVE ATTORNEY-IN-FACT.

I do hereby appoint the following person as my ATTORNEY-IN-FACT:

NAME: PATRICIA A. JARVIS
ADDRESS: _____

() _____

If the above person is not available or willing to make decisions for me, then I designate the following to serve as alternate agents, in the order listed, to make decisions for me as authorized in this document:

NAME: SANDRA STONE
ADDRESS: _____

() _____

NAME: JULIE BLEVINS
ADDRESS: _____

() _____

14. DATE AND SIGNATURE OF PRINCIPAL.

I hereby execute this Power of Attorney for Financial decisions on 1/5/09, in the County of Douglas, State of Nevada.

Charles E. Roach
CHARLES E. ROACH

15. CERTIFICATE OF ACKNOWLEDGEMENT OF NOTARY PUBLIC.

STATE OF NEVADA)
COUNTY OF Douglas)

On this 5th day of January in the year of 2009, before me, the undersigned, a Notary Public in and for said County and State, personally appeared CHARLES E. ROACH personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name subscribed to this instrument and acknowledged that he executed it.

WITNESS my hand and official seal.

Megan Hansen
Notary Public in and for said County

