Prepared by, recording requested by and return to:

Original Documents Team Title Source 1450 W Long Lake Rd Troy, MI 48098 888-848-5355 DOC # 792628

11/15/2011 09:45AM Deputy: SG
 OFFICIAL RECORD
 Requested By:

Title Source, Inc.
 Douglas County - NV
 Karen Ellison - Recorder

Page: 1 of 5 Fee: \$18.00

BK-1111 PG-3203 RPTT: 0.00

-----Above this Line for Official Use Only

## 56007980 - 1101837 LIMITED POWER OF ATTORNEY

NOTE: THIS IS AN IMPORTANT DOCUMENT. IT GIVES THE PERSON(S) WHOM YOU DESIGNATE (YOUR "ATTORNEY-IN-FACT", ALSO CALLED "AGENT") BROAD POWERS FOR A SPECIFIC LOAN AND REAL ESTATE TRANSACTION, AND TO HANDLE YOUR REAL PROPERTY DURING A CERTAIN PERIOD OF TIME. THESE POWERS MAY INCLUDE MORTGAGING OR TRANSFERING YOUR REAL PROPERTY WITH ADVANCE NOTICE TO YOU BY INTERNET BASED CLOSING. THESE POWERS WILL CONTINUE TO EXIST EVEN AFTER YOU HAVE BECOME DISABLED OR INCOMPETENT. THIS DOCUMENT DOES NOT AUTHORIZE ANYONE TO MAKE MEDICAL OR OTHER HEALTH CARE DECISIONS. YOU MAY EXECUTE A DIFFERENT DOCUMENT FOR MEDICAL OR HEALTH CARE DECISIONS. IF YOU HAVE ANY QUESTIONS OR THERE IS ANYTHING THAT YOU DO NOT UNDERSTAND ABOUT THIS DOCUMENT, YOU SHOULD ASK AN ATTORNEY TO EXPLAIN IT TO YOU.

BE IT KNOWN, that Kenneth Lamascus (the "undersigned"),

whose address is 1020 Aspen Grove Cir, Minden, NV, 89423

by these presents does/do hereby make and appoint the following persons, who are employees of Title Source, namely Gregory S. Johnson, Chris D. Mott, Cynthia K. Peterson, Lesley Fite, Jeannie Henderson, Tracy Brotherton, Rhonda Gunn, Zoanne Stone, whose business address is C/O Title Source, 1450 Long Lake Rd, Troy, MI 48098, each of whom may act separately and independent of the other, my/our true and lawful Attorney-in-Fact (also called Agent) with full power and authority for me/us and in my/our name, place and stead to sign, seal, execute, acknowledge, deliver and accept any and all documents including, but not limited to, those described below, and to do all other things necessary for the following specific and limited purposes:

1. Refinancing of the real property located at 1020 Aspen Grove Cir, Minden, NV, 89423, the legal description of said real property is as follows: See Exhibit A attached hereto and make a part hereof, to be refinanced with GMAC aka Ally Bank, said refinancing to occur on or about October 2011, in an amount that has been agreed upon by the undersigned.



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2. To mortgage, refinance, encumber, assign, transfer, and in any manner deal with the said real property to effectuate the above referenced refinancing and/or to execute, acknowledge, and deliver any and all closing documents including, but not limited to, notes, negotiable instruments, deeds, mortgages, deeds of trust, security deeds, subordinations, security instruments, riders, assignments, attachments and addenda, escrow instructions, or any documents necessary or requested as part of this transaction by other parties to the transaction, including, but not limited to, documents from governmental authorities, agreements, assignments of agreements, assignments of mortgages, assignments of deeds of trust, lien waivers, encumbrances or waiver of homestead and any marital rights, settlement or closing statements, including the HUD-1, truth in lending disclosures, loan applications, and other written instruments of whatever kind and nature, all upon such terms and conditions as said Attorney-in-Fact shall approve.

Further giving and granting said Attorney-in-Fact full power and authority to do and perform all and every act and thing whatsoever necessary to be done as might or could be done if I/we was/were personally present, with full power of substitution and revocation. I/we hereby ratify and confirm all that said Attorney-in-Fact shall lawfully do or cause to be done by virtue this Limited Power of Attorney and the rights and powers granted herein.

This Limited Power of Attorney shall become effective immediately upon execution by the undersigned, and shall not be affected by my subsequent disability, incapacity or lack of mental competence, except as may be otherwise provided by an applicable state statute. This Limited Power of Attorney shall continue in full force and effect until the mortgage, deed of trust or other encumbrance document is recorded in the appropriate governmental recording or registration office. The powers noted herein shall continue only through and including any post closing corrections, amendments and follow up procedures, but shall cease when the refinance and all post closing corrections, amendments and follow up procedures are fully accomplished. The undersigned may revoke this Limited Power of Attorney at any time by providing written notice to my/our Attorney-in-Fact.

TO INDUCE ANY THIRD PARTY TO ACT IN RELIANCE HEREON OR ON THE ACTIONS OF MY/OUR ATTORNEY-IN-FACT, EACH OF THE UNDERSIGNED HEREBY AGREE THAT ANY THIRD PARTY RECEIVING A COPY OF THIS DULY EXECUTED LIMITED POWER OF ATTORNEY MAY ACT AND RELY HEREON AND THAT REVOCATION OR TERMINATION OF THIS LIMITED POWER OF ATTORNEY SHALL BE INEFFECIVE AS TO SUCH THIRD PARTY UNLESS AND UNTIL SUCH THIRD PARTY RECEIVES ACTUAL NOTICE OR KNOWLEDGE OF SUCH REVOCATION OR TERMINATION. EACH OF THE UNDERSIGNED FOR HIMSELF OR HERSELF AND FOR HIS OR HER HEIRS, EXECUTORS, LEGAL REPRESENTATIVES AND ASSIGNS, HEREBY INDEMNIFIES AND AGREES TO HOLD HARMLESS ANY SUCH THIRD PARTY FROM AND AGAINST ANY LOSS SUFFERED AND/OR ALL CLAIMS THAT MAY ARISE AGAINST SUCH THIRD PARTY BY REASON OF SUCH THIRD PARTY HAVING RELIED ON THE PROVISIONS OF THIS LIMITED POWER OF ATTORNEY.

Disclosure. This Disclosure is given to advise you that each Attorney In Fact you name in this Limited Power of Attorney is an employee of Title Source or its affiliates. Title Source will receive fees, which will be detailed on your Settlement Statement, for settlement services for this loan transaction from the Lender named in Paragraph 1, above. Each Attorney In Fact must act individually on your behalf as your agent and is bound by his or her fiduciary duty to you as set forth in the attached Acceptance of Appointment of Attorney-In-Fact.

Signed this 2 day of 9 , 20 //

Kenneth Lamascus

STATE OF NEVADA
COUNTY OF DOUGLAS

KENNETH LAMASCUS

(name), who is

personally known to me or who has produced <u>NEVIDA DRIVERS</u> (type of identification) as identification.

Notary Public

Print Name: M. LADNI

My Commission Expires:

02-18-2012

Commission # 08 - 56 5 9 - 5

No: 08-5659-5

NOTARY PUBLIC STATE OF NEVADA County of Douglas M. LADNIER

My Appointment Expires Feb. 18, 2012

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PG-3206

## ACCEPTANCE OF APPOINTMENT OF ATTORNEY IN FACT

I am the person named in the foregoing Limited Power of Attorney as Attorney In Fact for the Principal(s). I have read the Limited Power of Attorney and I hereby acknowledge the following:

- 1. I owe a duty of loyalty and good faith to the Principal(s) and must use the powers granted to me only for the benefit of the Principal(s).
- 2. I must keep the assets of the Principal(s) separate and apart from my assets and titled in the name of the Principal(s).
- 3. I must not transfer title to any of the assets of the Principal(s) into my name alone.
- 4. I must protect, conserve and exercise prudence and caution in my dealings with the assets of the Principal(s).
- I must keep a full and accurate record of my acts, receipts and disbursements on behalf of the Principal (s) and be ready to account to the Principal(s) for such acts, receipts and disbursements at all times.
- 6. I acknowledge my authority to act on behalf of the Principal(s) ceases at the death of the Principal(s).

I hereby accept appointment as Agent and Attorney In Fact for the Principal(s) with full knowledge of the responsibilities imposed on me and I will faithfully carry out my duties to the best of my ability.

Dated

Signature of Attorney In Fact

Print Name:

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Tax Id Number(s): 132030813001

Land Situated in the City of Minden in the County of Douglas in the State of NV

LOT 1 OF BLOCK C AS SET FORTH ON THE FINAL MAP OF MOUNTAIN GLEN, PHASE 2, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON SEPTEMBER 28,1989, IN BOOK 989, PAGE 3823, AS DOCUMENT NO. 211874.

Commonly known as: 1020 Aspen Grove Circle, Minden, NV 89423-4455

