

LIMITED DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That the undersigned, ("Grantor(s)") being of legal age, DOES HEREBY CONSTITUTE and appoints Cynthia Ruff of Sumday Vacations also of legal age, as Grantor(s) true and lawful attorney-in-fact for and on behalf of and in Grantor(s) name, place and stead to do any and all of the following acts:

To perform any and all acts necessary to convey the real property legally owned by Arlen R. Towers and more specifically known as Ridge Pointe (a timeshare). This power includes but is not limited to contacting the resort on the Grantor(s) behalf, making inquiries into the status of accounts affecting this property, making reservations, banking weeks, ordering death certificates, collecting proceeds, executing any all documents, notarial or otherwise, in the names as written below or in other form and all other issues that are deemed necessary in Grantor's discretion to carry out the transfer of said property. This power shall not be affected by the disability of the Grantor(s). Cynthia Ruff has the power to perform all and every act and thing fully and to the same extent as the Grantor(s) could do if personally present, with full power of substitution and revocation.

IN WITNESS WHEREOF Grantor has executed this instrument on the day and year first above written.

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

Doris Headington
Witness:

Amanda Stull
Witness:

DORIS HEADINGTON
Print Name

Amanda Stull
Print Name

Arlen R. Towers
Arlen R. Towers

STATE OF CALIFORNIA)
~~CONTRA COSTA~~)
COUNTY OF CONTRA COSTA)

On this 18th day of AUGUST, 2015, before me (insert NAME and TITLE of OFFICER) LINDA L. VAIRETTA, Notary Public, personally appeared (insert name of signatory(ies)) Arlen R. Towers, who 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 by 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.

I certify under PENALTY OF PERJURY under the laws of the State of CALIFORNIA that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

(SEAL)

Linda L. Vairetta
Signature



EXHIBIT "A" (160)

A timeshare estate comprised of an undivided interest as tenants in common in and to that certain real property and improvements as follows: If annual an undivided 1/1326TH and if biennial an undivided **1/2652nd** interest in and to Lot 160 as designated on TAHOE VILLAGE UNIT No. 1 – 14th AMENDED MAP, recorded September 16, 1996, as Document No. 396458 in Book 996 at Page 2133, Official Records, Douglas County, Nevada, EXCEPTING THEREFROM that certain real property described as follows: beginning at the Northeast corner of Lot 160; thence South 31° 11'12" East 81.16 feet; thence South 58° 48'39" West 57.52 feet; thence North 31° 11'12" West 83.00 feet; thence along a curve concave to the Northwest with a radius of 180 feet, a central angel of 18° 23'51", an arc length of 57.80 feet the chord of said curve bears North 60° 39'00" East 57.55 feet to the Point of Beginning. Containing 4,633 square feet, more or less, as shown on that Boundary Line Adjustment Map recorded as Document No. 463765; together with those easements appurtenant thereto and such easements and use rights described in the Declaration of Timeshare Covenants, Conditions and Restrictions for THE RIDGE POINTE recorded November 5, 1997, as Document No. 0425591, and as amended on March 19, 1999 as Document No. 463766, and subject to said Declaration; with the exclusive right to use said interest, in Lot 160 only, for one Use Period each **ODD-NUMBERED** years in accordance with said Declaration.

A portion of APN: **1319-30-712-001**