

21

APN# 1220-22-310-194



00050255201708942270080084

KAREN ELLISON, RECORDER

Recording Requested by/Mail to:

Name: Ray W Gumm

Address: 685 Ann Way

City/State/Zip: Gardnerville NV 89460

Mail Tax Statements to:

Name: _____

Address: _____

City/State/Zip: _____

Power of Attorney

Title of Document (required)

----- (Only use if applicable) -----

The undersigned hereby affirms that the document submitted for recording contains personal information as required by law: (check applicable)

Affidavit of Death – NRS 440.380(1)(A) & NRS 40.525(5)

Judgment – NRS 17.150(4)

Military Discharge – NRS 419.020(2)

Signature

Printed Name

This document is being (re-)recorded to correct document # _____, and is correcting

\$1.00 Additional Recording Fee for Use of This Page

PAT 201

SPRINGING POWER OF ATTORNEY FOR FINANCIAL DECISIONS

WARNING TO PERSON EXECUTING THIS DOCUMENT

THIS IS AN IMPORTANT LEGAL DOCUMENT. IT CREATES A DURABLE POWER OF ATTORNEY FOR FINANCIAL MATTERS. BEFORE EXECUTING THIS DOCUMENT, YOU SHOULD KNOW THESE IMPORTANT FACTS:

- 1) This document gives the person you designate as your agent the power to make decisions concerning your property for you. Your agent will be able to make decisions concerning your property for you. Your agent will be able to make decisions and act with respect to your property (including your money) whether or not you are able to act for yourself.
- 2) This power of attorney becomes effective immediately unless you state otherwise in the special instructions.
- 3) This power of attorney does not authorize the agent to make health care decisions for you.
- 4) The person you designate in this document has a duty to act consistent with your desires as stated in this document or otherwise made known or, if your desires are unknown, to act in your best interests.
- 5) You should select someone you trust to serve as your agent. Unless you specify otherwise, generally the agent's authority will continue until you die or revoke the power of attorney or the agent resigns or is unable to act for you.
- 6) Your agent is entitled to reasonable compensation unless you state otherwise in the special instructions.
- 7) This form provides for designation of one agent. If you wish to name more than one agent, you may name a co-agent in the special instructions. Co-agents are not required to act together unless you include that requirement in the special instructions.
- 8) If your agent is unable or unwilling to act for you, your power of attorney will end unless you have named a successor agent. You may also name a second successor agent.
- 9) You have the right to revoke the authority granted to the person designated in this document.
- 10) This document revokes any prior durable power of attorney for financial decisions.
- 11) If there is anything in this document that you do not understand, you should ask a lawyer to explain it to you.

1. DESIGNATION OF AGENT

I, PATRICIA ANN GUMM, born on June 5, 1930, do hereby designate and appoint the following individual as my agent to make decisions for me and in my name, place, and stead and for my use and benefit and to exercise the powers as authorized in this document.

Name: RAY WILLIAM GUMM JR.
Address: 685 ANN WAY, GARDNERVILLE, NV 89460
Telephone Number: 775-265-5741

2. DESIGNATION OF ALTERNATE AGENT

(You are not required to designate any alternative agent but you may do so. Any alternative agent you designate will be able to make the same decisions as the agent designated above in the event that he or she is unable or unwilling to act as your agent. Also, if the agent designated in paragraph 1 is your spouse, his or her designation as your agent is automatically revoked by law if your marriage is dissolved.)

If my agent is unable or unwilling to act for me, then I designate the following person(s) to serve as my agent as authorized in this document, such person(s) to serve in the order listed below:

A. First Alternate Agent

Name: Allen Ray Gumm
Address: 1758 OAKWOOD, MINDEN, NV. 89423
Telephone Number: 1-775-790-3601

B. Second Alternate Agent

Name: WILLIAM SHELDON GUMM
Address: 685 ANN WAY, GARDNERVILLE, NV. 89460
Telephone Number: 1-775-267-7218

3. OTHER POWERS OF ATTORNEY

This Power of Attorney is intended to, and does, revoke any prior Power of Attorney for financial matters I have previously executed.

4. NOMINATION OF GUARDIAN

If, after execution of this Power of Attorney, incompetency proceedings are initiated either for my estate or my person, I hereby nominate as my guardian or conservator for consideration by the court my agent herein named, in the order named.

5. GRANT OF GENERAL AUTHORITY

I grant my agent and any successor agent(s) general authority to act for me with respect to the following subjects:

(INITIAL each subject you want to include in the agent's general authority. If you wish to grant general authority over all of the subjects you may initial "All Preceding Subjects" instead of initialing each subject.)

- Real Property (NRS 162A.480)
- Tangible Personal Property (NRS 162A.490)
- Stocks and Bonds (NRS 162A.500)
- Commodities and Options (NRS 162A.510)
- Banks and Other Financial Institutions (NRS 162A.520)
- Safe Deposit Boxes (NRS 162A.520(1)(c),(f))
- Operation of Entity or Business (NRS 162A.530)
- Insurance and Annuities (NRS 162A.540)
- Estates, Trusts and Other Beneficial Interests (NRS 162A.550)
- Legal Affairs, Claims and Litigation (NRS 162A.560)
- Personal and Family Maintenance (NRS 162A.570)
- Benefits from Governmental Programs or Civil or Military Service (NRS 162A.580)
- Retirement Plans (NRS 162A.590)
- Taxes (NRS 162A.600)
- All Preceding Subjects

Describe property, accounts, and/or benefits indicated in section 5 subject to this Power of Attorney. This list is for identification purposes only. This list in no way limits the agent from representing that the principal has other accounts/property/benefits that are not included below but are subject to this Power of Attorney.

Home property, furniture, Art work (Watercolors, etc)
Bank accounts
Mutual Funds
Car
All miscellaneous items in my possession

6. GRANT OF SPECIFIC AUTHORITY

My agent MAY NOT do any of the following specific acts for me UNLESS I have INITIALED the specific authority listed below.

(CAUTION: Granting any of the following will give your agent the authority to take actions that could significantly reduce your property or change how your property is distributed at your death. INITIAL ONLY the specific authority you WANT to give your agent.)

Create, amend, revoke or terminate an inter vivos, family, living, irrevocable or revocable trust, subject to the limitations of the Nevada Revised Statutes and any special instructions in this Power of Attorney.

Make a gift, subject to the limitations of the Nevada Revised Statutes and any special instructions in this Power of Attorney

Create or change rights of survivorship

Create or change a beneficiary designation

Waive the principal's right to be a beneficiary of a joint and survivor annuity, including a survivor benefit under a retirement plan

Exercise fiduciary powers that the principal has authority to delegate

Disclaim or refuse an interest in property, including a power of appointment

7. LIMITATION ON AGENT'S AUTHORITY

An agent that is not my spouse MAY NOT use my property to benefit the agent or a person to whom the agent owes an obligation of support unless I have included that authority in the Special Instructions.

8. SPECIAL INSTRUCTIONS OR OTHER ADDITIONAL AUTHORITY GRANTED TO AGENT:

The power of my agent to act under this power of attorney is effective only upon my incapacity as established by the written medical opinion of a licensed medical doctor stating that I am disabled or incapacitated, and incapable of managing my affairs, as more specifically provided below in Section 9. Durability and Effective Date.

9. DURABILITY AND EFFECTIVE DATE

Pursuant to NRS 162A.210, this Power of Attorney is durable shall not be affected by my subsequent disability or incapacity.

SPRINGING POWER. It is my intention and direction that my designated agent, and any person or entity that my designated agent may transact business with on my behalf, may rely on a written medical opinion issued by a licensed medical doctor stating that I am disabled or incapacitated, and incapable of managing my affairs, and that said medical opinion shall establish whether or not I am under a disability for the purpose of establishing the authority of my designated agent to act in accordance with this Power of Attorney.

10. THIRD PARTY PROTECTION

Third parties may rely upon the validity of this Power of Attorney or a copy and the representations of my agent as to all matters relating to any power granted to my agent, and no person or agency who relies upon the representation of my agent, or the authority granted by my agent, shall incur any liability to me or my estate as a result of permitting my agent to exercise any power unless a third party knows or has reason to know this Power of Attorney has terminated or is invalid.

11. RELEASE OF INFORMATION

I agree to authorize and allow full release of information, by any government agency, business, creditor or third party who may have information pertaining to my assets or income, to my agent named herein.

I sign my name to this Durable Power of Attorney for Financial Decisions on the 3 day of February, 2017, at Gardnerville (city), Nevada (state).

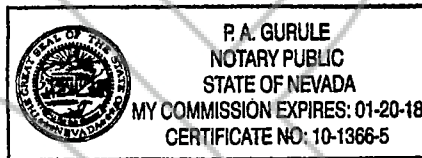
Patricia Anne Gumm
Signature Patricia Anne Gumm

CERTIFICATE OF ACKNOWLEDGMENT OF NOTARY PUBLIC

STATE OF NEVADA)
COUNTY OF Douglas) ss.

On this 3 day of February, 2017, before me personally appeared, Patricia Ann Gumm personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to this instrument, and acknowledged that he or she executed it. I declare under penalty of perjury that the person whose name is ascribed to this instrument appears to be of sound mind and under no duress, fraud or undue influence.

P. A. Gurule
NOTARY PUBLIC in and for said
County and State



COPIES: You should retain an executed copy of this document and give one to your agent. The power of attorney should be available so a copy may be given to your financial institutions

IMPORTANT INFORMATION FOR AGENT

1) **Agent's Duties.** When you accept the authority granted under this Power of Attorney, a special legal relationship is created between you and the principal. This relationship imposes upon you legal duties that continue until you resign or the Power of Attorney is terminated or revoked. You must:

- (a) Do what you know the principal reasonably expects you to do with the principal's property or, if you do not know the principal's expectations, act in the principal's best interest;
- (b) Act in good faith;
- (c) Do nothing beyond the authority granted in this Power of Attorney; and
- (d) Disclose your identity as an agent whenever you act for the principal by writing or printing the name of the principal and signing your own name as "agent" in the following manner:

(Principal's Name) by (Your Signature) as Agent

2) Unless the Special Instructions in this Power of Attorney state otherwise, you must also:

- (a) Act loyally for the principal's benefit;
- (b) Avoid conflicts that would impair your ability to act in the principal's best interest;
- (c) Act with care, competence, and diligence;
- (d) Keep a record of all receipts, disbursements and transactions made on behalf of the principal;
- (e) Cooperate with any person that has authority to make health care decisions for the principal to do what you know the principal reasonably expects or, if you do not know the principal's expectations, to act in the principal's best interest; and
- (f) Attempt to preserve the principal's estate plan if you know the plan and preserving the plan is consistent with the principal's best interest.

3) Termination of Agent's Authority. You must stop acting on behalf of the principal if you learn of any event that terminates this Power of Attorney or your authority under this Power of Attorney. Events that terminate a Power of Attorney or your authority to act under a Power of Attorney include:

- (a) Death of the principal;
- (b) The principal's revocation of the Power of Attorney or your authority;
- (c) The occurrence of a termination event stated in the Power of Attorney;
- (d) The purpose of the Power of Attorney is fully accomplished; or
- (e) If you are married to the principal, your marriage is dissolved.

4) Liability of Agent. The meaning of the authority granted to you is defined in NRS 162A.200 to 162A.660, inclusive. If you violate NRS 162A.200 to 162A.660, inclusive, or act outside the authority granted in this Power of Attorney, you may be liable for any damages caused by your violation.

5) If there is anything about this document or your duties that you do not understand, you should seek legal advice.