

DURABLE POWER OF ATTORNEY (GENERAL)

I, JOHN H. GERGEN, the undersigned Principal, hereby grant this General Power of Attorney to LORI A. GERGEN, as my attorney-in-fact. My attorney-in-fact shall have full power and authority to do any and all acts on my behalf that I could do personally including but not limited to:

~~the right to~~ the right to sell, deed, buy, trade, lease, mortgage, assign, rent, or dispose of any of my present or future real or personal property;

the right to execute, accept, undertake, and perform any and all contracts in my name;

the right to deposit, endorse, or withdraw funds to or from any of my bank accounts, depositories or safe-deposit boxes;

the right to borrow, lend, invest, or reinvest funds on any terms;

the right to initiate, defend, commence, or settle legal actions on my behalf;

the right to vote any shares or beneficial interest in any entity;

and the right to retain any accountant, attorney, or other adviser deemed necessary to protect my interests generally or relative to any foregoing unlimited power.

My attorney-in-fact hereby accepts this appointment subject to its terms and agrees to act and perform in a fiduciary capacity consistent with my best interests as she in her best discretion deems advisable, and I affirm and ratify all acts so undertaken.

This Power of Attorney may be revoked by me at any time, and shall automatically be revoked upon my death, provided any person relying on this Power of Attorney before my death shall have full rights to accept the authority of my attorney-in-fact until in receipt of actual notice of revocation. It is my intention that this instrument be construed as a Durable Power of Attorney, and that it shall not be affected by my subsequent disability or incapacity.

A photocopy of this Power of Attorney shall be deemed an original for all purposes permitted by law.

SIGNED this 18th day of November, 1994.

John H. Gergen
JOHN H. GERGEN

I accept appointment as attorney-in-fact as granted by this Power of Attorney.

Lori A. Gergen
LORI A. GERGEN

STATE OF NEVADA)
)ss.
COUNTY OF DOUGLAS)

Before me personally appeared JOHN H. GERGEN and LORI A. GERGEN, who having first been sworn, acknowledged the foregoing instrument as their free and voluntary acts, and signed the above instrument in my presence.

Rebekah Higginbotham
Notary Public



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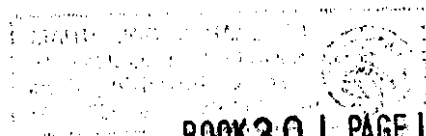
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RECORDED AT THE REQUEST OF
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EUREKA COUNTY NEVADA
M.N. REBALEATI, RECORDER
FILE NO. FEES 8.00

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