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GENERAL DURABLE POWER OF ATTORNEY

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I, DOROTHY R. DAVIS, a resident of the City of Livermore, County of Alameda, State of California, hereby appoint EVELYN JEAN CURTIS, residing at 2283 Farley Street, Township of Eden, County of Alameda, State of California, my true and lawful attorney-in-fact for me and in my name, place and stead and for my use and benefit:

To exercise, do or perform any act, right, power, duty or obligation whatsoever that I now have jointly, separately, in common or as community property or may acquire the legal right, power or capacity to exercise, do or perform in connection with, arising out of, or relating to any person, item, thing, transaction, business property, real or personal, tangible or intangible, or matter whatsoever;

To ask, demand, sue for, recover, collect, receive, and hold and posses all such sums of money, debts, dues, bonds, notes, checks, drafts, accounts, deposits, legacies, bequests, devises, interests, dividends, stock certificates, certificates of deposit annuities, pension and retirement benefits, insurance benefits and proceeds, documents of title, chooses in action, personal and real property, intangible and tangible property and property rights, and demands whatsoever, liquidated or unliquidated, as are now, or shall hereafter become due, owing, payable, owned or belonging to me or in which I have or may acquire an interest, and to have use, and take all lawful ways and means and legal and equitable remedies, procedures, and writs in my name for the collection and recovery thereof, and to compromise, settle, and agree for the same, and to make, execute, and deliver for me and in my name all endorsements, acquittances, releases, receipts, or other sufficient discharges for the same;

To lease, purchase, exchange, and acquire, and to bargain, contract, and agree for the lease, purchase, exchange, and acquisition of, and to take, receive, and possess any real or personal property whatsoever, intangible or tangible, or interest therein, on such terms and conditions, and under such covenants, as said attorney-in-fact shall deem proper.

To improve, repair, maintain, manage, insure, rent, lease, sell, release, convey, subject to liens, mortgage, and

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hypothecate, and in any way or manner deal with all or any part of any real or personal property, intangible and tangible, whatsoever, or any interest therein, which I now own or may hereafter acquire, for me and in my name, and under such terms and conditions, and under such covenants as said attorney shall deem proper, and to sign any and all documents, including escrow instructions, necessary in said attorney's sole discretion in connection therewith;

To engage in and transact any and all lawful business of whatever nature or kind for me and in my name.

To sign, indorse, execute, acknowledge, deliver, receive and possess such applications, contracts, agreements, options, covenants, deeds, conveyances, trust deeds, security agreements, bills of sale, leases, mortgages, assignments, insurance policies, bills of lading, warehouse receipts, documents of title, bills, bonds, debentures, checks, drafts, bills of exchange, notes, stock certificates, proxies, warrants, commercial paper, receipts, withdrawal receipts and deposit instruments relating to accounts of deposits in or certificates of deposit of, banks, savings and loan or other institutions or association, proofs of loss, evidences of debts, releases, and satisfaction of mortgages, judgments, liens, security agreements, and other debts and obligation, and such other instruments in writing of whatever kind and nature as may be necessary or proper in the exercise of the rights and powers herein granted.

To make additions and transfer assets to any revocable living trust of which the principal is the settlor.

I grant to my said attorney-in-fact full power and authority to do and perform all and every act and thing whatsoever requisite, necessary, and proper to be done in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as I might or could do if personally present, with full power of revocation, hereby ratifying and confirming all that my said attorney-in-fact shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted.

This instrument is to be construed and interpreted as a general power of attorney. The enumeration of specific items, acts, rights or powers herein does not limit or restrict and is not to be construed or interpreted as limiting or restricting the general power herein granted to said attorney-in-fact.

The rights, powers and authority of said attorney-in-fact to exercise any and all of the rights and powers herein granted shall commence and be in full force and effect on the date hereof and shall remain in full force and effect thereafter until revoked in writing with written notice thereof to said attorney-

in-fact.

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This power of attorney shall not be affected by subsequent incapacity of the principal.

WARNING TO PERSON EXECUTING THIS DOCUMENT

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

1. THIS DOCUMENT MAY PROVIDE THE PERSON YOU DESIGNATE AS YOUR ATTORNEY-IN-FACT WITH BROAD POWERS TO DISPOSE, SELL, CONVEY, AND ENCUMBER YOUR REAL AND PERSONAL PROPERTY.

2. THESE POWERS WILL EXIST FOR AN INDEFINITE PERIOD OF TIME UNLESS YOU LIMIT THEIR DURATION IN THIS DOCUMENT. THESE POWERS WILL CONTINUE TO EXIST NOTWITHSTANDING YOUR SUBSEQUENT DISABILITY OR INCAPACITY.

3. YOU HAVE THE RIGHT TO REVOKE OR TERMINATE THIS DURABLE POWER OF ATTORNEY AT ANY TIME.

WHILE THE PRINCIPAL IS NOT INCAPACITATED, THIS DURABLE POWER OF ATTORNEY MAY BE MODIFIED BY THE PRINCIPAL AT ANY TIME BY WRITTEN NOTICE GIVEN BY THE PRINCIPAL TO THE AGENT AND MAY BE TERMINATED AT ANY TIME BY EITHER THE PRINCIPAL OR THE AGENT BY WRITTEN NOTICE GIVEN BY THE TERMINATING PARTY TO THE OTHER PARTY.

THIS POWER OF ATTORNEY SHALL CONTINUE AFTER THE PRINCIPAL'S INCAPACITY IN ACCORDANCE WITH ITS TERMS.

Dated:

9-16-92

Dorothy R. Davis
DOROTHY R. DAVIS

witness

Anna Wafer
VAMC Livermore, Ca

witness

Julie M. Mavis
VAMC LIVERMORE

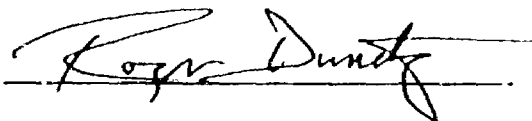
ACKNOWLEDGMENT

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STATE OF CALIFORNIA
COUNTY OF ALAMEDA

On 9-16-92 before me, ROGER DUNETZ, personally appeared DOROTHY R. DAVIS, personally known to me (or 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 ~~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.

WITNESS my hand and official seal.



(Seal)

