

RECORDING REQUESTED BY)

AND WHEN RECORDED MAIL TO)

MARY JEAN PARVIN, Principal, to TIFFANY ANDERSON, Agent:

DURABLE POWER OF ATTORNEY FOR FINANCIAL MANAGEMENT

NOTICE TO THE 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 (AGENT) WITH BROAD POWERS TO MANAGE YOUR FINANCIAL AFFAIRS, INCLUDING THE AUTHORITY TO MANAGE, DISPOSE OF, SELL, CONVEY, AND ENCUMBER YOUR REAL AND PERSONAL PROPERTY, TO USE YOUR PROPERTY AS SECURITY IF YOUR AGENT BORROWS MONEY ON YOUR BEHALF, AND TO TAKE ACTIONS TO CARRY OUT YOUR ESTATE PLAN.

2. THIS DOCUMENT DOES NOT AUTHORIZE ANYONE TO MAKE MEDICAL AND OTHER HEALTH CARE DECISIONS FOR YOU.

3. 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 INCAPACITY.

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

5. YOUR AGENT HAS NO DUTY TO ACT UNLESS YOU AND YOUR AGENT AGREE OTHERWISE IN WRITING.

TO WHOM IT MAY CONCERN:

MARY JEAN PARVIN, the principal, who currently resides at 2 North Avena Avenue,

Lodi, California 95240, (209) 333-8121, hereby appoints TIFFANY ANDERSON, the principal's cousin, who currently resides at 2 North Avena Avenue, Lodi, California 95240, (209) 333-8121, as the true and lawful attorney-in-fact (agent) for the principal. If for any reason the original agent under this durable power of attorney is unwilling or unable to continue to serve, JIMMY AMBURN and BARBARA AMBURN, the principal's cousins, or the survivor of them, shall instead serve as successor agent(s). In such case, one of the following documents shall be attached to this durable power of attorney: a resignation or declination to serve signed by the original agent; a written and signed opinion (or declaration under penalty of perjury) from a licensed physician that the original agent is physically or mentally incapable of serving; a certified court order as to the incapacity or inability of the original agent to serve; or a certified death certificate of the original agent. Third parties who deal with the successor agent shall be entitled to rely on the original power of attorney instrument, or a photocopy thereof, with any such document attached.

The principal revokes all prior durable or general powers of attorney that the principal may have executed (except any Power of Attorney for Health Care) and the principal retains the right to revoke or amend this instrument and to substitute other persons in the agent's place. Amendments to this instrument shall be made in writing by the principal personally (not by the agent), attached to the original of this instrument, and recorded in the same county or counties as the original if the original is recorded.

The agent is authorized to take the following actions for the principal, and in the principal's name, place, and stead:

1. To manage, control, lease, sublease, and otherwise act concerning any real property in which the principal has an interest; to collect and receive rents or income therefrom; pay taxes, charges, and assessments on the same; repair, maintain, protect, preserve, alter, and improve the same; commit the principal's resources and contract on the principal's behalf regarding the same; and do all things necessary or expedient to be done in the agent's judgment in connection with the property.

2. To grant, sell, transfer, mortgage, deed in trust, convey, pledge, and otherwise encumber and deal in any real property in which the principal has an interest and to execute such instruments as the agent considers proper, specifically including but not limited to the power to:

- (a) Represent the principal in negotiations for the sale of the real property described in this instrument, including but not limited to entering into listing agreements with brokers or other agents regarding such sale.

- (b) Execute, acknowledge, and deliver contracts of sale, escrow instructions, deeds, covenants, agreements, assignments of agreements, and all other documents needed with respect to the sale of the real property described in this instrument.

3. To purchase real property on behalf of the principal; to mortgage, pledge, or otherwise

encumber such newly acquired property; to commit the resources of the principal with respect to the purchase of such property; to do all acts and execute all documents necessary for the purchase of such property; and to otherwise generally deal in all respects and have all powers described in this power of attorney with respect to such property.

4. To deposit in and draw on any checking, savings, agency, or other accounts that the principal may have in any banks or financial institutions, and any accounts with securities brokers or other commercial institutions, and to establish and terminate all such accounts.

5. To have access to all safe deposit boxes in the name of the principal or to which the principal is an authorized signatory; to contract with financial institutions for the maintenance and continuation of safe deposit boxes in the name of the principal; to add to and remove the contents of all such safe deposit boxes; and to terminate contracts for all such safe deposit boxes.

6. To invest and reinvest the funds of the principal in every kind of property, real, personal, or mixed, and every kind of investment, specifically including, but not limited to, corporate obligations of every kind; preferred or common stocks; shares of investment trusts, investment companies, and mutual funds; and mortgage participations.

7. To manage and control all partnership interests owned by the principal and to make all decisions which the principal could make as a general partner, limited partner, or both; and to execute all documents required of the principal as such partner, all to the extent that the agent's designation for such purposes is allowed by law and is not in contravention of any partnership or other agreement.

8. To demand, sue for, and collect all sums of money, debts, accounts, legacies, bequests, interest, dividends, annuities, and demands that are now, or may later become, due or payable to the principal, including any benefits payable by an governmental body or agency (such as Supplemental Social Security (SSI), Medi-Cal, Medicare, and Social Security Disability Insurance (SSDI); for purposes of receiving Social Security benefits, the agent is hereby appointed as the principal's Representative Payee), and to take all lawful means to recover such assets, and to compromise claims for such assets and grant discharges for such assets in the name of the principal.

9. To prosecute or defend actions, claims, or proceedings for the protection of the principal's property, including the power to renew, extend, compromise, arbitrate, adjust, and settle or re-lease (with or without consideration), any claim, debt, or obligation held by or asserted against the principal or the principal's property or which affects such property; to foreclose, extend the time of payment for, assign, partially release, or discharge mortgages, deeds of trust, security interests, and other liens; and with respect to deeds of trust, to execute subordinations, acreage or lot releases, and requests for partial or full reconveyance.

10. To apply for and make any elections required for payment of governmental benefits to which the principal may be entitled, to take possession of all such benefits, and to distribute such

benefits to or for the benefit of the principal.

11. To establish one or more Individual Retirement Accounts (IRAs) and employee benefit plans (including a plan for a self-employed individual) on behalf of the principal, to contribute to any IRA or plan held in the principal's name, to roll over or direct transfers of plan benefits into other retirement plans or IRA accounts at the same company or at another company, to manage the accounts, to withdraw from any account without limitation, to select or change payment options and to apply for and make any elections under any IRA or employee benefit plan in which the principal is a participant, including elections required for payment of any and all types of employee benefits to which the principal may be entitled, to take possession of all such benefits, and to distribute such benefits to or for the benefit of the principal.

12. To prepare and file all income and other federal and state tax returns that the principal is required to file; to sign the principal's name on tax returns; to hire preparers and advisors and pay for their services; and to do whatever is necessary to protect the assets of the principal from assessments for income taxes. The agent is specifically authorized to receive confidential information; to receive checks in payment of any refund of taxes, penalties, or interest; to execute waivers (including offers of waivers) of restrictions on assessment or collection of tax deficiencies and waivers of notice of disallowance of claims for credit or refund; to execute consents extending the statutory period for assessment or collection of taxes; to execute closing agreements under Internal Revenue Code section 7121 or any successor statute; and to delegate authority or substitute another representative concerning all the above matters.

13. To transfer assets to any and all revocable living trusts of which the principal is or becomes a settlor.

14. To employ and discharge any accountants, attorneys, investment counsel, real estate brokers, property managers, bookkeepers, consultants, custodians, auditors, appraisers, or any other professionals that the agent deems reasonably necessary for the proper management and protection of the principal's affairs, for the maintenance of proper accounts and records, and for advice in carrying out the agent's duties and responsibilities under this instrument. Without limiting the foregoing, the agent is authorized to employ investment managers, investment agents, or other investment specialists as the agent deems necessary or desirable. Specifically, the agent is authorized to appoint an investment manager to manage all or any part of the principal's assets and to delegate to such manager investment discretion that is not inconsistent with the agent's duties under this instrument or applicable law. Such appointment may include the power to acquire and dispose of assets without first obtaining the agent's consent. The agent may pay reasonable compensation to any such professionals hired by the agent from the principal's assets. Any compensation paid to such professionals may be taken into consideration in determining the reasonableness of any compensation taken or requested by the agent. The foregoing provisions are not intended to relieve the agent of the duty to exercise reasonable care and prudence in selecting, employment, and supervising any such professionals.

15. To seek appropriate court orders mandating acts that the agent deems appropriate if a third party refuses to comply with actions taken by the agent that are authorized by this instrument or enjoining acts by third parties that the agent has not authorized. In addition, the agent may sue a third party who fails to comply with actions the principal has authorized the agent to take and may demand damages, including punitive damages, on the principal's behalf for such noncompliance.

16. To do all things and enter into all transactions necessary to provide for the personal care of the principal, to maintain the principal's customary standard of living, to provide suitable living quarters for the principal, and to hire, compensate, and discharge household, nursing, and other employees as the agent considers advisable for the principal's well being. The above shall specifically include but not be limited to the authority to procure and pay for clothing, transportation, recreation, travel, medicine, medical care, food, and other needs; and to make arrangements and enter into contracts on the behalf of the principal with hospitals, hospices, nursing homes, convalescent homes, and similar organizations.

17. To do, execute, and perform any other act, deed, matter, or thing, that in the opinion of the agent ought to be done, executed, or performed in conjunction with this power of attorney, of every kind and nature, as fully and effectively as the principal could do if personally present. The enumeration of specific items, acts, rights, or powers in this instrument does not limit or restrict, and is not to be construed or interpreted as limiting or restricting, the general powers granted to the agent except where powers are expressly restricted.

The agent is authorized to commence enforcement proceedings, at the principal's expense, against any bank, financial institution, or other person or entity that fails or refuses to honor this durable power of attorney.

18. Regardless of any other possible language to the contrary in this instrument, the agent is specifically NOT granted the following powers:

(a) To use the assets of the principal for the legal obligations of the agent, including but not limited to the support of the agent's dependents;

(b) To exercise any trustee powers under an irrevocable trust of which the agent is a settlor and the principal is a trustee; or

(c) To exercise incidents of ownership over any life insurance policies that the principal owns on the life of the agent.

19. The signature of the agent under the authority granted in this power of attorney may be accepted by any third party or organization with the same force and effect as if the principal were personally present and acting on the principal's behalf. No person or organization that relies on the agent's authority shall incur any liability to the principal, the principal's estate, heirs, successors, or assigns, because of reliance on this instrument. The principal's estate, heirs, successors, and

assigns shall be bound by the agent's acts under this power of attorney.

20. No successor agent shall be liable for any act, omission, or default of a prior agent. Unless requested in writing within 60 days after appointment by the principal or an adult beneficiary of the principal, no successor agent shall have any duty to investigate or review any action of a prior agent. The successor agent may accept the accounting records of the prior agent showing assets on hand without further investigation and without incurring any liability to any person claiming or having an interest in the principal's assets.

21. Any third party from whom the agent under this power of attorney may request information, records, or other documents regarding the personal affairs of the principal may release and deliver all such information, records, or documents to the agent without liability to the principal, the principal's estate, heirs, successors, or assigns for release or delivery of such information, records, or other documents to the agent. The principal hereby waives any privilege that may apply to the release of such information, records, or other documents, but only to the extent necessary to authorize such release.

22. If this instrument is revoked or amended for any reason, the principal, the principal's estate, and the principal's heirs, successors, and assigns will hold such party or parties harmless from any loss suffered, or liability incurred, by such party or parties in acting in accordance with this instrument prior to that party's receipt of written notice of any such termination or amendment.

23. This power of attorney shall not be affected by the subsequent incapacity of the principal. The principal declares that the principal understands the importance of this durable power of attorney, recognizes that the agent is granted broad power to hold, administer, and control the assets of the principal, and recognizes that this durable power of attorney will become effective immediately on execution and will continue indefinitely until specifically revoked or terminated by death, even if the principal later becomes incapacitated.

24. If a conservatorship of the person or estate of the principal or both is deemed necessary, the principal hereby nominates TIFFANY ANDERSON as conservator of the person and estate of the principal. If TIFFANY ANDERSON is unwilling or unable to serve for any reason, the principal nominates JIMMY AMBURN and BARBARA AMBURN, or the survivor of them, as conservator(s).

On the appointment of a conservator of the estate of the principal, this power of attorney shall terminate and the agent shall deliver the assets of the principal under the control of the agent as directed by the conservator of the principal's estate.

IN WITNESS WHEREOF, the principal has signed this durable power of attorney on

August 30, 2012, at Lodi, California.


MARY JEAN PARVIN

State of California)
)
County of San Joaquin)

On August 30, 2012, before me, Gregory P. Goehring, a Notary Public, personally appeared MARY JEAN PARVIN, 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 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.



