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and such other instruments in writing of whatever kind or nature as may be necessary or proper in the premises.

6. To vote at the meetings of any companies or corporations, and otherwise to act as my proxy or representative, in respect of any shares now held, or which may hereafter be acquired by me therein, and for that purpose to sign and execute any proxies or other instruments in my name and on my behalf.

7. To guaranty, as co-borrower, a mortgage loan to be taken by VICTORIA PILLICH-LOPEZ from International Charter Mortgage Corporation in an amount of approximately \$26,988.00, of principal, plus the corresponding interests, and the accessory credits for costs and attorneys fees, and advances, if any.

8. This power applies to private or community property.

9. If I should become incapacitated or incompetent, this Power of Attorney shall not cease, but shall continue in full force and effect.

10. This Power of Attorney shall not be effected by physical disability or mental incompetence of the principal which renders the principal incapable of managing his own estate. Granting and giving unto my said Attorney in Fact full authority and power to do and perform any and all acts necessary or incident to the performance and execution of the powers herein expressly granted, as fully to all intents and purposes as the grantor might or could do if personally present, hereby ratifying and confirming all that my said Attorney shall lawfully do by virtue thereof.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 30th day of July, 1984.

IN THE PRESENCE OF:

Shirley C. Alvest
Paul H. Monnell
Bronley C. Metz

Manuel Ruiz
 MANUEL RUIZ