



200307070333

Skagit County Auditor

7/7/2003 Page

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3 3:25PM

----- (Space Above This Line For Recording Data) -----

----- After recording return to:

George N. Sparrow, Jr., P.C.
719 West Lanier Avenue
Suite B
Fayetteville, Georgia 30214

FIRST AMERICAN TITLE CO.

74950 1

STATE OF WASHINGTON
COUNTY OF SKAGIT

LOT 45 MOUNT BAKER VIEW ADDN.
P 577 788

BORROWER'S
SPECIFIC DURABLE POWER OF ATTORNEY
(Refinance Transaction)

KNOW ALL MEN BY THESE PRESENTS:

That I, **Denice Reilly McConnell**, a resident of 631 Mountain View Drive, Mount Vernon, Skagit County, Washington. 98273, being of sound mind and desirous of arranging for the transaction of a refinance on certain real property owned by me, which property is known as 631 Mountain View Drive, Mount Vernon, Skagit County, Washington 98273 (hereafter "Property") and which is more specifically identified on Exhibit "A" attached hereto, which is by reference incorporated herein and made apart hereof, through an attorney-in-fact, have appointed, named and constituted, and by these presents do name, constitute and appoint, **Robert David McConnell**, as my true and lawful attorney-in-fact, and do authorize said attorney-in-fact, for me, and in my name, place and stead:

To borrow, mortgage, encumber, convey, pledge, or otherwise, contract to refinance my Property, located in the State of Washington, upon such terms as said attorney-in-fact may deem advisable, and to execute all appropriate documents and other instruments and specifically including authority to sign my name and execute on my behalf as Borrower, including under seal, any and all legal papers or modifications thereto necessary to consummate borrowing and refinance of the Property, including, without limitation, contracts, contract amendments, modification agreements, closing/settlement statements, property owners affidavits, 1099's, Notice of Right to Cancel and Non-rescind statement, Non Foreign Status Affidavit, Compliance Agreements, Promissory Note, Security Deed/Deed to Secure Debt, Waiver of Borrowers Rights, Federal Truth in Lending Statements, checks, various sworn statements, and any and all other needful or necessary documents. In connection herewith, my said attorney-in-fact shall have the full power generally to do and perform all that I might do as Borrower, if present, with respect to the refinance of the Property, as fully and effectually in all respects as I myself could do, and I do hereby consent to, ratify and confirm as a Borrower everything which my said attorney-in-fact, pursuant

to the powers herein contained, shall do with respect to the purchase of the Property by virtue of these presents.

I hereby declare this is a Durable Power of Attorney pursuant to the laws of Washington. I further declare this Power of Attorney shall not be revoked, terminated, suspended nor in any way affected or impaired by my subsequent disability or incapacity, or by any other condition or event, nor shall it revoke any Power of Attorney previously granted by us, nor shall it be revoked by any future Power of Attorney, unless I specifically identify, by date, termination of this Power of Attorney provide notice as hereafter directed.

This Power of Attorney shall expire upon completion of the transaction on the Property, or, if earlier, December 31, 2003, unless canceled by a written instrument recorded in the office of the Clerk of the Superior Court of Fayette County, Georgia and delivered by express mailed to and telecopier TO 770/460-5281, to George N. Sparrow, Jr., P.C., 719 West Lanier Ave., Fayetteville, Ga. 30214. If the authority contained herein shall not be revoked or terminated by operation of law, or otherwise, without actual notice, I hereby agree for myself and my executors, administrators, heirs and assigns, to save and hold my Attorney-in-Fact and all persons who deal with my Attorney-in-Fact under this instrument harmless from any and all loss suffered and any liability incurred by any of them in so acting after such revocation or termination without notice.

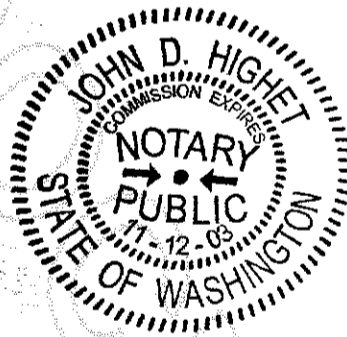
IN WITNESS WHEREOF, I have hereunto set my hand and affixed my seal, this 17th day of June, 2003.

Signed, sealed and delivered in the presence of:

Denice R. McConnell
Denice Reilly McConnell

Alison M. Warren
Unofficial Witness

John D. Hight
Notary Public
My Commission Expires: 11-12-03
(NOTARIAL SEAL)



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EXHIBIT A
TO
BORROWER'S
SPECIFIC DURABLE POWER OF ATTORNEY
(Refinance Transaction)
Dated - June 17, 2003

LOT 15, "PLAT OF MOUNT BAKER VIEW ADDN," as per
plat recorded in volume 7 of plats, pages 67 and 68,
records of Skagit County, Washington



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