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'02 SEP 3 as 10:58

LAND COURT SYSTEM

REGULAR SYSTEM

AFTER RECORDATION RETURN BY: MAIL [ ] PICK UP [X] HOWARD T. CHANG, AAL, ALC 733 BISHOP STREET, #2530 HONOLULU, HAWAII 96813

MT 58097-PS

## GENERAL POWER OF ATTORNEY

## KNOW ALL PERSONS BY THESE PRESENTS:

That I, ANNYSE LUCILLE CLOUTIER, of Honolulu, Hawaii, do hereby appoint CHAD ERNEST CLOUTIER, whose residence and post office address is 110 Puanani Way, Kula, Maui, Hawaii 96790 and JENNIFER ANNYSE CLOUTIER, whose residence and post office address is 1411 Akiikii Place, Kailua, Hawaii 96734, my true and lawful co-attorneys, for me and in my name, place and stead, and for my use and benefit, to do any and all of the following acts:

- To ask for, demand, collect, recover and receive all sums of money, debts, dues, rents, legacies, devises, interest, dividends, annuities and demands whatsoever as are now or as shall hereafter become due, owing, payable or belonging to me or to which I may be entitled, and to compromise and agree for the same, and to give general releases, acquittances or other sufficient discharges for the same;
- open or close commercial, savings, To investment accounts, or purchase management or and certificates of deposit, in my name, in or from any bank, savings, trust, brokerage or financial institution;

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- 3. To receive, endorse and collect the proceeds of checks, warrants and bonds, payable to me, drawn on or issued by the United States, the several States, and any political subdivision of the United States or any State, or any proper officer or agency thereof, respectively;
- 4. To deposit in or withdraw monies from all commercial, savings, share management or investment accounts standing in my name with any bank, savings, trust, brokerage or financial institution, and to make or endorse notes, checks, drafts, bills of exchange or certificates which may require my endorsement for deposit as cash or for collection;
- 5. To bargain or contract for, purchase, take, receive, sell, mortgage, pledge and in any and in every way and manner to deal in and with goods and merchandise, choses in action and other property, in possession or in action, and to release mortgages on chattels, and to make, do and transaction all and every kind of business of whatever kind and nature;
- 6. To bargain or contract for, purchase, take, receive, and accept the seisin, title and possession of all lands and interests in lands, and all deeds and instruments of conveyance pertaining thereto; and to let, lease, assign, sublet, bargain and contract for, sell, release, convey and mortgage lands and all interest in lands, and to release mortgages thereon, upon such terms and conditions and under such covenants as my said attorneys shall think fit;
- 7. To sell, assign, transfer or set over any or all shares of stock, bonds, options, investments, or other securities or interests belonging to me and for such purpose, to make, execute and deliver all necessary letters of authorization, stock powers, assignments, instruments of transfer or contracts relating thereto; and to receive and acknowledge receipt on my behalf of the purchase price of or other consideration for such stocks, bonds, options, investments or other securities or interests and generally to do all lawful acts necessary to bring about transfer of the same;
- 8. To subscribe or enter into contracts, in my name, for the acquisition, purchase, disposition or sale of stocks, bonds, options, investments or other securities or interests;
- 9. To vote any and all shares of stock which I may own in any corporation and to exercise any and all rights I may have with respect to any stocks, shares, bonds, investments, warrants and other interests belonging to me, including, but not limited to, the rights of sale and purchase; and to appointment any person or persons as my proxy;

- 10. To make, execute, verify, file and amend Federal, State and County tax returns and claims for refund, and all other reports, applications and petitions required or permitted by any government;
- 11. To commence, prosecute and enforce, and to defend, answer, cross-claim, counterclaim and oppose, all actions, suits and other legal or equitable proceedings relating to any of my property and my person; and to compromise, refer to arbitration or any other dispute resolution process, and to submit to judgment or other final disposition in any such action or proceeding;
- 12. To borrow money and pledge or mortgage any property to secure any borrowing and in connection with any such borrowing to receive any disclosures, information and notices required to be delivered to me by the federal Truth in Lending Act or any other federal or state law, rule or regulation, and to exercise, or waive or confirm the non-exercise of, any right of cancellation, all as my said attorneys shall think fit;
- 13. To have access to, and remove the contents from, or add to the contents of, any and all safe deposit boxes standing in my name;
- 14. To sign, seal, execute, deliver and acknowledge all instruments in writing, of whatever kind and nature, as may be necessary or proper to the exercise of the powers granted herein;
- 15. To make gifts of cash or property, or the income thereof, in trust or outright, to family members, spouse, friends, and natural objects of my bounty and to make contributions to charitable organizations, provided, however, that my attorneys-infact shall not have the power under the foregoing to use any asset of mine to satisfy any legal obligation of my attorneys-in-fact or to provide for the support of any dependent of my attorneys-in-fact unless such dependent shall include myself or those persons whom I am legally obligated to support; nor shall this entitle my attorneys-in-fact to transfer property to my attorneys-in-fact, except in a fiduciary relationship to me;
- 16. To exercise my rights with respect to any employee benefit plan in which I am a participant, including, but not limited to, the right to change the beneficiary designation, the right to make distribution and withdrawal decisions and the right to receive proceeds on my behalf; provided, however, that my attorneys-in-fact shall not have the power under the foregoing to designate my attorneys-in-fact as a beneficiary under such plan;

The power of my attorneys to act in accordance with the foregoing shall not be affected by any disability or incapacity suffered by me subsequent to my execution of this instrument. All

acts done by my attorneys pursuant to this power during any period of disability or incompetency shall have the same effect and inure to the benefit of and bind me, my heirs, devisees and personal representatives as if I were competent and not disabled;

GIVING AND GRANTING unto my said attorneys full power and authority to do and perform any and all acts and deeds as fully and effectually to all intents and purposes as I might or could do if personally present, the powers enumerated above being in aid of the general powers herein granted and not in limitation thereof; and hereby ratifying all that my said attorneys shall lawfully do or cause to be done by virtue of these presents.

IN WITNESS WHEREOF, I have executed these presents this day of 50000, 2001.

ANNYSE AUCILLE CLOUTIER

| STATE | OF  | HAWAII |    |          |   | ) |     |
|-------|-----|--------|----|----------|---|---|-----|
|       |     |        |    |          |   | ) | SS: |
| CITY  | AND | COUNTY | OF | HONOLULU | , | ) |     |

On this 23rd day of January, 2001, before me personally appeared ANNYSE LUCILLE CLOUTIER, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that she executed the same as her free act and deed.

1.5.

(Signature)
BARBARA N. SANO

(Name Printed)
Notary Public, State of Hawaii

My commission expires:  $\frac{6/23/2002}{}$