



THE STATE
of **ALASKA**

GOVERNOR BILL WALKER

Department of Commerce, Community,
and Economic Development

ALCOHOLIC BEVERAGE CONTROL BOARD
550 W. 7th Avenue, Ste 1600
Anchorage, Alaska 99501
Main: 907.269.0350
TDD: 907.465.5437
Fax: 907.334.2285

MEMORANDUM

TO: Robert Klein, Chair and
Members of the Board
FROM: Cynthia Franklin
Director, ABC Board

DATE: April 12, 2016
RE: Pangea Restaurant and Lounge
Lic #2973

This was a renewal application for a beverage dispensary license in Anchorage which was later determined to be based on a signature derived from a fraudulently executed document.

Date of Renewal Application: 12/28/2015

Name of Licensee: Eureka Services Inc., of which Marah Esnaola-Gallo is 100% shareholder

Signature on Renewal Application: Abraham Gallo

Reason signature accepted by BRE: Abraham Gallo produced and filed a Power of Attorney (POA) purported to be signed by Marah Esnaola-Gallo on October 2, 2014 in Anchorage Alaska

POA Authentication: POA was notarized by Monique Johnston, a certified Alaska notary who investigation revealed was an employee of Abraham Gallo

Action by Enforcement Supervisor: Investigation begun after Abraham Gallo signed catering permit on behalf of Pangea and director discovered license renewed through Power of Attorney and began attempt to contact licensee, Marah Esnaola-Gallo

Investigation: James Hoelscher, Enforcement Supervisor, attempted to contact licensee. After numerous failed attempts to get licensee to contact him, including contacts with Abraham Gallo, investigation reached out to other agencies to attempt to determine whereabouts of licensee. All information



provided to Hoelscher indicated that licensee was no longer in the United States and had been out of the country for an extended period of time.

During initial phase of investigation, Hoelscher contacted the notary, Monique Johnston, who twice assured Hoelscher that licensee Marah Esnaola-Gallo had signed Power of Attorney in her presence in Anchorage on October 2, 2014.

Department of Homeland Security provided documentation that showed that licensee, Marah Esnaola-Gallo, was not in the United States on October 2, 2014. Documentation showed Ms. Esnaola-Gallo's last exit from the United States was in February of 2014.

Hoelscher interviewed Monique Johnston in person on March 22, 2016. Ms. Johnston, Mr. Gallo's employee, again insisted that the licensee, Marah Esnaola-Gallo, was in her presence in Anchorage when she signed the power of attorney. This conversation was recorded. Only after being confronted with the Homeland Security documentation of Ms. Esnaola-Gallo's whereabouts did Ms. Johnston admit that the licensee did not sign the power of attorney in her presence. She told Hoelscher that the power of attorney had been Fed-Ex'd to her from the Canary Islands and that she had then notarized the document.

Investigator Hoelscher's investigation was impeded and delayed by the insistence of the notary that Ms. Esnaola-Gallo had been present to sign the power of attorney and by a lack of cooperation and responsiveness from Abraham Gallo in attempting to locate and speak with the actual licensee for this license. Hoelscher contacted others in attempts to locate the licensee, to no avail.

Recommendation:

The renewal of the license was not perfected because the signature of the licensee was not present on the application and the authority presented for Mr. Gallo's signature on the renewal (the Power of Attorney) had been falsified. The fact that a lawful renewal was not filed by midnight February 28, 2016 means that the license expired by operation of law per AS 04.11.540.

Action Requested:

Enter a finding that the license was not renewed. By virtue of the non-renewal, all operations relating to the license should immediately cease.



April 7, 2016

VIA EMAIL (Cynthia.franklin@alaska.gov) AND FACSIMILE (334-2285)

Ms. Cynthia Franklin
Director
Alcoholic Beverage Control Board
550 W 7th Avenue #1600
Anchorage, AK 99501

Re: Eureka Services, Inc.
License Number 2973 – Pangea Restaurant and Lounge
Renewal of License and Related Matters

Dear Cindy:

I am writing on behalf of Eureka Services, Inc. (“Eureka” or the “Corporation”) and its President and sole shareholder, Maria (Marah) Esnoala-Gallo (“Marah”), regarding the renewal of beverage dispensary license No. 2973 (the “License”). Apparently, the License was initially renewed by the ABC Board in accordance with its procedures. Subsequently, however, Staff determined that the renewal had been signed pursuant to a power of attorney (“POA”) from Marah that was defective, since it had not been properly notarized. We apologize to the Board and Staff for any inconvenience and confusion that this mistake caused.

Nevertheless, we believe that the renewal was proper and appropriate, and Staff was entitled to rely on the POA because, even though it had not been properly notarized, it appeared to be valid on its face. Moreover, Marah intended all along to give Abraham Gallo, her spouse (“Abraham”), authority to act on her behalf with respect to the License, including its timely renewal, while she was out of the country. See enclosed letter from Marah. Although Marah signed the POA, her signature was not properly notarized, thus causing Staff rightly to question its validity. However, Marah intended to give this authority to Abraham because of her extended absence from Alaska, as she notes in her letter. See *id.* Furthermore, Marah has also ratified Abraham’s actions in applying for and obtaining the renewal of the License. See *id.*

Accordingly, we believe that the renewal of the License, even though based on a defective grant of authority, was appropriate and proper under the circumstances, since Marah intended to grant said authority to Abraham and did indeed sign the POA (though, as noted, it was not properly notarized). In other words, although the grant was voidable by the principal (Marah), it was not void *ab initio*, and, rather than void it, Marah has ratified and re-confirmed it. See enclosed.

Direct Phone
(907) 222-7104

Facsimile
(907) 222-7199

E-Mail
tom@reevesamodio.com

500 L
STREET
Suite 300
ANCHORAGE
Alaska
99501

Telephone
(907) 222-7100

Facsimile
(907) 222-7199

Website
www.reevesamodio.com

Ms. Cynthia Franklin
Director, ABC Board
April 7, 2016
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Therefore, we respectfully ask the Board to ratify and re-approve its renewal of the License, in accordance with Marah's ratification and request, for the reasons noted.

Unfortunately, Marah will be unable to attend the Board meeting on April 26, 2016, when this matter is scheduled for. Marah has to return to Spain before then, and has a previously-scheduled medical procedure set for later this month. We apologize to the Board that Marah will not be able to appear in person regarding this matter. However, Marah did return to Alaska solely to address this issue, and made herself available to ABC Board Staff to discuss and resolve the matter. ABC Staff was able to meet with her briefly, but, unfortunately, you fell ill and had to cancel our follow-up meeting at the last minute.

On the other hand, I will be attending the Board meeting, and, while here in Alaska this week, Marah executed a valid, notarized Power of Attorney giving me the necessary authority to act on her behalf in all matters relating to the License and the Corporation. (I am also corporate counsel for Eureka.) Thus, I am fully authorized to take whatever actions are necessary on behalf of the Corporation to ensure that the License is properly renewed and/or re-instated.

It is worth noting that Eureka and Marah have invested a substantial amount of money in the License and its operation at the establishment, Pangea Restaurant and Lounge ("Pangea"). Pangea employs a number of people from the community in its operation, and has contractual and other business commitments in the community. All of these depend on Pangea's continued operation pursuant to a valid License, and Eureka hopes to be able to continue to pay staff and operate the establishment without interruption.

To be sure, Marah and Eureka are sensitive to Staff's concerns regarding her extended departure from Alaska. Consequently, Marah has executed the documents necessary to transfer her interest in the Corporation, of which she owns 100%, to Abraham. Abraham lives here in Alaska, and has other ABC licenses that he owns and/or operates. Thus, there should no longer be any problems with reaching the licensee's representative to resolve issues relating to the License, because, although the licensee is Eureka, Abraham, who resides here in Alaska, would (upon Board approval) be its sole owner and its representative, not Marah. We will be submitting the necessary Application shortly requesting ABC Board approval of this ownership interest in Eureka, the licensee.

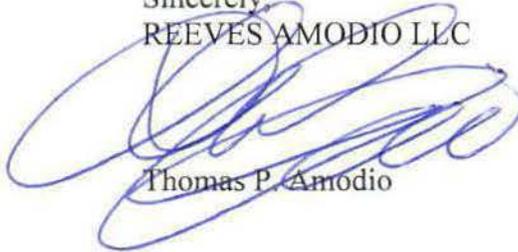
As noted above, we believe that the License was properly renewed, or its renewal may be ratified and re-approved by this Board, for the reasons discussed. Alternatively, Marah has executed a new Application to renew the License. Although we do not believe this additional renewal is necessary, we wanted to provide this additional option to the Board should it prefer to proceed in that manner. If that is the case, we respectfully request that the Board accept the renewal Application, even though it is untimely, and renew or, if necessary, re-instate the License, No. 2973, so that it can be renewed.

Ms. Cynthia Franklin
Director, ABC Board
April 7, 2016
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Again, we want to apologize to the Board and Staff for any inconvenience and/or confusion that occurred as a result of the mistake that occurred. We will do our best to ensure that nothing like it ever occurs in the future. Thank you for your time and consideration of this matter.

If you should have any questions regarding this matter, please do not hesitate to contact me.

Sincerely,
REEVES AMODIO LLC



Thomas P. Amodio

Enclosures
Cc: Client



THE STATE
of ALASKA
GOVERNOR BILL WALKER

Department of Commerce, Community,
and Economic Development

ALCOHOL & MARIJUANA CONTROL OFFICE

550 W. 7th Avenue, Ste 1600
Anchorage, Alaska 99501
Main: 907.269.0350

March 24, 2016

Marah Esnaola-Gallo
Eureka Services, Inc.
P.O. Box 111846
Anchorage, Alaska 99511

Re: Renewal of License 2973 to be considered at April 26, 2016 Alcoholic Beverage Control Board Meeting due to Forged Power of Attorney;

Dear Ms. Esnaola-Gallo:

It has come to our attention that the renewal application submitted for License #2973, owned by Eureka Services, Inc. and DBA Pangea Restaurant and Lounge, was not signed by the licensee as required by AS 04. The renewal application was not signed by you, Marah Esnaola-Gallo, the 100% owner of Eureka Services, Inc. The application was signed by Abraham Gallo with a Power of Attorney which purported to be executed by you, Marah Esnaola-Gallo.

After multiple failed attempts to personally contact you and get you to contact us, our Enforcement Supervisor, James Hoelscher, began an investigation into your whereabouts and the legitimacy of the power of attorney document used by Mr. Gallo to renew the license. The POA purports to be executed in front of a notary named Monique Renee Johnston on October 14, 2014. Mr. Hoelscher interviewed Ms. Johnston three times, twice by phone on 2/8/16, and once in person on 03/22/16. In each interview Ms. Johnston insisted that you, Marah Esnaola-Gallo, personally appeared before her and signed the power of attorney. Investigator Hoelscher discovered that you were not in the United States on October 14, 2014 and have not been in the United States since February, 2014. When shown the evidence of your absence from the U.S. on March 22, 2016, Ms. Johnston admitted that you did not sign the power of attorney in front of her as she certified by formally notarizing the document.

You must appear before the Alcoholic Beverage Control Board on April 26, 2016 when the board will consider denial of the renewal of your license based on the forged document and your absence as owner of this liquor license.

Sincerely,

A handwritten signature in black ink, appearing to read "C. Franklin".

Cynthia Franklin
Director, ABC Board

cc: Harriet Milks, Lori Colbert, Tom Amodio, file

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

7013 2250 0000 9616 8356

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$

Postmark
Here

Sent To Marah Esnaola-Gallo
 Street, Apt. No.,
 or PO Box No.
 City, State, ZIP+4

PS Form 3800, August 2006

See Reverse for Instructions

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Marah Esnaola-Gallo
 Eureka Services, Inc
 P.O. Box 111846
 Anchorage, AK 99511

2. Article Number
 (Transfer from service label)

7013 2250 0000 9616 8356

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X [Signature]

- Agent
 Addressee

B. Received by (Printed Name)

Federatio

C. Date of Delivery

3/28/10

D. Is delivery address different from item 1? Yes
 If YES, enter delivery address below: No

3. Service Type

- Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

FORM CONTROL

1036

LIQUOR LICENSE 2016 - 2017

2973

THIS LICENSE EXPIRES MIDNIGHT DECEMBER 31
UNLESS DATED BELOW

TYPE OF LICENSE:

Beverage Dispensary

LICENSE FEE:

\$2,500.00

FILING FEE: \$200.00

CITY / BOROUGH:

Anchorage, Mun. of
Other (Anch, Sit, Jno, Com. Car, WA)

This license cannot be transferred without permission
of the Alcoholic Beverage Control Board

Special restriction - see reverse side

D/B/A:

Pangea Restaurant and Lounge

Mailing Address: 508 West 6th Ave.

Eureka Services, Inc.
12055 Woodchase Dr.
Anchorage, AK 99516

ISSUED BY ORDER OF THE
ALCOHOLIC BEVERAGE CONTROL BOARD

ISSUED

DEC 28 2015

DIRECTOR

COPY

THE LICENSE MUST BE POSTED IN A VISIBLE PLACE ON THE PREMISES

04-900 (REV 9/09)

*These are copies
of the renewal
application*

2016/2017 Renewal Checklist

License # 2973 d.b.a **Pangea Restaurant and Lounge**

Expiration date changed in ABC application Yes

License Application Complete: **12/28/15** mra

DBA	No Change <input checked="" type="checkbox"/>	New:
Licensee	No Change <input checked="" type="checkbox"/>	New:
Premises Address	No Change <input checked="" type="checkbox"/>	New: Authorized:
Mailing Address	No Change <input checked="" type="checkbox"/>	New:

License questions answered correctly: Yes No

Corrections taken:

Corporation Information:

- Sole Proprietor Yes
- In "good standing" – Div. of Corporation website Yes No
- Stockholders and officers match our licensing database Yes No

Fees paid: License fee Filing fee FP fee Late fee

fee notes

Corrections made:

13488

Alcoholic Beverage Control Board
550 W 7th Avenue, Suite 1600
Anchorage, AK 99501

Renewal Liquor License 2016/2017

Phone: (907) 269-0350
Email: alcohol.licensing@alaska.gov
<http://commerce.alaska.gov/web/abc/Home.aspx>

License is: Full Year OR Seasonal If seasonal, list dates of operation: _____

SECTION A - LICENSE INFORMATION		
License Number: 2973	License Type: Beverage Dispensary	Statute Reference: Sec. 04.11.090
Local Governing Body: Anchorage, Mun. of Other(Anch,Sit,Jno,Com.Car,WA)		Community Council (if applicable):
Name of Licensee: Eureka Services, Inc.		Doing Business As (DBA): Blue Coyote
Mailing Address: PO BOX 111846 Anchorage, AK 99511		Street Address or Location of Premises: 508 W. 6th Ave.
Phone: 907-771-6060	Fax: 907-344-6714	Email: gallostk@gmail.com

SECTION B – OWNERSHIP INFORMATION – CORPORATION (if owner is a sole proprietor, skip to SECTION C)

Corporations, LLCs, LLPs and LPs must be registered with the Alaska Division of Corporations.

Name of Entity (Corporation/LLC/LLP/LP):
Eureka Services, Inc.

Is the Entity in "Good Standing" with the Alaska Division of Corporations? Yes No
If no, attach written explanation. Your entity **must** be in compliance with Title 10 of the Alaska Statutes to be a valid liquor licensee.

Entity Members (Must include President, Secretary, Treasurer, Vice-President, Manager and Shareholder/Member with 10% or more of stock)

Name	Title	%	Mailing Address	Telephone Number
Maria (Marah) Amelia Esnaola-Gallo	Director/ Pres	100	PO BOX 111846 Anch, AK 99511	907-771-6060

NOTE: If you need additional space, please attach a separate sheet.

SECTION C – OWNERSHIP INFORMATION – SOLE PROPRIETORSHIP (INDIVIDUAL OWNER & SPOUSE)

Individual Licensees/Affiliates (The ABC Board defines an "affiliate" as the spouse or significant other of a licensee. Each affiliate must be listed.)

Name:	Applicant <input type="checkbox"/>	Name:	Applicant <input type="checkbox"/>
Address:	Affiliate <input type="checkbox"/>	Address:	Affiliate <input type="checkbox"/>
Phone:	Date of Birth:	Phone:	Date of Birth:
Name:	Applicant <input type="checkbox"/>	Name:	Applicant <input type="checkbox"/>
Address:	Affiliate <input type="checkbox"/>	Address:	Affiliate <input type="checkbox"/>
Phone:	Date of Birth:	Phone:	Date of Birth:

SECTION D – SUPPLEMENTAL QUESTIONS

Was your business open at least 30 days for 8 hours each day in 2014? Yes No

Was your business open at least 30 days for 8 hours each day in 2015? Yes No *waiver*

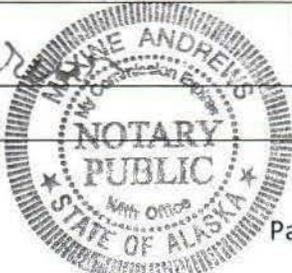
Has any person named in this application been convicted of a felony or Title 4 violation? Yes No
If yes, attach a written explanation.

Has the licensed premises changed from the last diagram submitted? Yes No
If yes, attach a new diagram with designated premises areas outlined in red.

DECLARATION

- I declare under penalty of perjury that I have examined this application, including the accompanying schedules and statements, and to the best of my knowledge and belief it is true, correct, and complete.
- I hereby certify that there have been no changes in officers or stockholders that have not been reported to the Alcoholic Beverage Control Board. The undersigned certifies on behalf of the organized entity, it is understood that a misrepresentation of fact is cause for rejection of this application or revocation of any license issued.
- I further certify that I have read and am familiar with Title 4 of the Alaska statutes and its regulations, and that in accordance with AS 04.11.450, no person other than the licensee(s) has any direct or indirect financial interest in the licensed business.
- I agree to provide all information required by the Alcoholic Beverage Control Board in support of this application.
- As a licensee (sole proprietor or partner), I certify that I have received Alaska alcohol server training and my certification is currently valid.
- As a corporate/LLC licensee, I certify that all agents and employees who serve, sell, or are otherwise responsible for the service, sale, or storage of alcoholic beverages have received Alaska alcohol server training and their certification is currently valid. I further certify that certain shareholders, officers, directors, or members of the entity who are not directly or indirectly responsible for the service, sale, or storage of alcoholic beverages are not Alaska alcohol server training certified and will not be required to be certified.
- As a licensee, I certify that all of my agents and employees tasked with patron identification verification have received alcohol server training and their certification is currently valid.

License Fee	\$ 2500.00
Filing Fee	\$ 200.00
TOTAL	\$ 2700.00
Late Fee of \$500.00 – if received or postmarked after 12/31/2015	\$
Fingerprint Fee – \$49.75 per person (only for new owners/members)	\$
GRAND TOTAL	\$ 2700.00

Licensee Signature <i>Abraham Gallo</i>	for <i>Marah Esnaola-Gallo</i> by <i>POA.</i>	Printed Name & Title: <i>Abraham Gallo</i>
Notary Signature <i>Madeline Anderson</i>		Subscribed and sworn to before me this <i>28</i> day of <i>December</i> , <i>2015</i>
Notary Public in and for the State of: <i>Alaska</i>		My commission expires: <i>1/2016</i>

Division of Corporations, Business and Professional Licensing

Name(s)

Type	Name
Legal Name	Eureka Services, Inc.

Entity Details

Entity Type: Business Corporation

Entity #: 10033042

Status: Good Standing

AK Formed Date: 10/28/2015

Duration/Expiration: Perpetual

Home State: ALASKA

Next Biennial Report Due: 1/2/2017

Entity Mailing Address: PO BOX 111846, ANCHORAGE, AK 99511

Entity Physical Address: 12055 WOODCHASE CR, ANCHORAGE, AK 99516

Registered Agent

Agent Name: Maria (Marah) Amelia Esnaola-Gallo

Registered Mailing Address: PO BOX 111846, ANCHORAGE, AK 99511

Registered Physical Address: 12055 WOODCHASE CR, ANCHORAGE, AK 99516

Officials

AK Entity#	Name	Titles	Percent Owned
	Maria (Marah) Amelia Esnaola-Gallo	Director, President, Shareholder, Secretary, Treasurer	100

Filed Documents

Date Filed	Type	Filing	Certificate
10/28/2015	Creation Filing		
10/28/2015	Initial Report		

THIS DOCUMENT HAS BEEN
ELECTRONICALLY RECORDED BY
FIDELITY TITLE AGENCY OF ALASKA.



DO NOT DETACH

F-49392

**THIS COVER SHEET HAS BEEN ADDED
TO THIS DOCUMENT**

BY:

**FIDELITY TITLE AGENCY OF ALASKA
TO PROVIDE SPACE FOR RECORDING DATA.**

**THIS COVER SHEET APPEARS AS THE FIRST
PAGE OF THE DOCUMENT IN THE OFFICIAL
PUBLIC RECORDS**

ANCHORAGE RECORDING DISTRICT

**3150 "C" Street, Suite 220, Anchorage, Alaska 99503
Ph (907) 277-6601 Fax (907) 277-6613**

DURABLE POWER OF ATTORNEY FOR FINANCIAL MANAGEMENT

WARNING TO PERSON EXECUTING THIS DOCUMENT - THE POWERS YOU GRANT BELOW
CONTINUE TO BE EFFECTIVE SHOULD YOU BECOME DISABLED OR INCOMPETENT

CAUTION: This is an important legal document and upon proper execution will create a Durable Power of Attorney. This gives the person whom you designate as your attorney-in-fact broad powers to handle your property during your lifetime, which may include powers to mortgage, sell, or otherwise dispose of any real or personal property without advance notice to you or approval by you.

These powers will continue to exist even if you become disabled or incompetent. You do have the right to terminate or revoke the Power of Attorney and any or all powers granted within at any time up to the point of your incapacity.

This document does not authorize anyone to make medical or other health care decisions. You may execute a health care proxy (also known as a health care or medical power of attorney) to do this.

If there is anything about this document that you do not understand, you should ask a lawyer to explain it to you.

THIS DURABLE POWER OF ATTORNEY for financial management is given by me, Maria Amelia *
Esnaola-Gallo (the "Principal"), presently of 12055 Woodchase Cr., ANCHORAGE, in the State of Alaska,
on this 2nd day of October, 2014. 99516

Nature of Power

1. THIS IS A DURABLE POWER OF ATTORNEY and the authority of my Attorney-in-fact shall not terminate if I become disabled or incapacitated.

Previous Power of Attorney

2. I REVOKE any previous durable power of attorney granted by me.

* Return to

Attorney-in-fact

- 3. I APPOINT Abraham Gallo, of 10601 Stroganof Dr., ANCHORAGE, Alaska, to act as my Attorney-in-fact.

Governing Law

- 4. This document will be governed by the laws of the State of Alaska. Further, my Attorney-in-fact is directed to act in accordance with the laws of the State of Alaska at any time he or she may be acting on my behalf.

Liability of Attorney-in-fact

- 5. My Attorney-in-fact will not be liable to me, my estate, my heirs, successors or assigns for any action taken or not taken under this document, except for willful misconduct or gross negligence.

Effective Date

- 6. Power of Attorney will start immediately and will continue notwithstanding my mental incapacity or mental infirmity which may occur after my execution of this Power of Attorney.

Powers of Attorney-in-fact

- 7. My Attorney-in-fact will have the following power(s):

Initials

- a. ME Real Estate Transactions

To deal with any interest I may have in real property and sign all documents on my behalf concerning my interest, including, but not limited to, real property I may subsequently acquire or receive. These powers include, but are not limited to, the ability to:

- i. Purchase, sell, exchange, accept as gift, place as security on loans, convey with or without covenants, rent, collect rent, sue for and receive rents, eject and remove tenants or other persons, to pay or contest taxes or assessments, control any legal claim in favor of or against me, partition or consent to partitioning, mortgage, charge, lease, surrender, manage or otherwise deal with real estate and any interest therein; and

- ii. Execute and deliver deeds, transfers, mortgages, charges, leases, assignments, surrenders, releases and other instruments required for any such purpose.

b. ME **Maintain Property and Make Investments**

To retain any assets owned by me at the date this Durable Power of Attorney becomes effective, and the power to reinvest those assets in similar investments. In addition, my Attorney-in-fact may invest my assets in any new investments, of his or her choosing, regardless of whether or not they are authorized by any applicable legislation.

c. ME **Banking Transactions**

To do any act that I can do through an attorney-in-fact with a bank or other financial institution. This power includes, but is not limited to, the power to:

- i. Open, maintain or close bank accounts (including, but not limited to, checking accounts, savings accounts, and certificates of deposit), brokerage accounts, retirement plan accounts, and other similar accounts with financial institutions;
- ii. Conduct any business with any banking or financial institution with respect to any of my accounts, including, but not limited to, making deposits and withdrawals, negotiating or endorsing any checks or other instruments with respect to any such accounts, obtaining bank statements, passbooks, drafts, money orders, warrants, and certificates or vouchers payable to me by any person, firm, corporation or political entity;
- iii. Borrow money from any banking or financial institution if deemed necessary by my Attorney-in-fact, and to manage all aspects of the loan process, including the placement of security and the negotiation of terms;
- iv. Perform any act necessary to deposit, negotiate, sell or transfer any note, security, or draft of the United States of America, including U.S. Treasury Securities;
- v. Have access to any safe deposit box that I might own, including its contents; and
- vi. Create and deliver any financial statements necessary to or from any bank or financial institution.

d. X ME Business Operating Transactions

To take any action my Attorney-in-fact deems necessary with any business that I may own or have an interest in by doing any act which can be done through an attorney-in-fact. This power includes, but is not limited to, the power to execute, seal and deliver any instrument; participate in any legal business of any kind; execute partnership agreements and amendments; to incorporate, reorganize, consolidate, merge, sell, or dissolve any business; to elect or employ officers, directors and agents; and to exercise voting rights with respect to any stock I may own, either in person or by proxy.

e. X ME Insurance Transactions

To do any act that I can do through an attorney-in-fact with any insurance policy. This power includes, but is not limited to, the power to pay premiums, start, modify or terminate policies, manage all cash payouts, borrow from insurers and third parties using insurance policies as collateral, and to change the beneficiaries on any insurance policies on my life. Unless my Attorney-in-fact was already a beneficiary of any policy before the signing of this document, my Attorney-in-fact cannot name himself or herself as a beneficiary of such policy.

f. X ME Claims and Litigation Matters

To institute, maintain, defend, compromise, arbitrate or otherwise dispose of, any and all actions, suits, attachments or other legal proceedings for or against me. This power includes, but is not limited to, the power to: appear on my behalf or retain an attorney and any other professional personnel necessary to defend or assert any claim before any court, board, or tribunal, and the power to settle any claim against me in whichever forum or manner my Attorney-in-fact deems prudent, and to receive or pay any resulting settlement.

g. X ME Tax Matters

To act for me in all matters that affect my local, state and federal taxes and to prepare,

sign, and file documents with any governmental body or agency, including, but not limited to, authority to:

- i. Prepare, sign and file income and other tax returns with federal, state, local and other governmental bodies, and to receive any refund checks; and
- ii. Obtain information or documents from any government or its agencies, and represent me in all tax matters, including the authority to negotiate, compromise, or settle any matter with such government or agency.

h. X ME Government Benefits

To act on my behalf in all matters that affect my right to allowances, compensation and reimbursements properly payable to me by the Government of the United States or any agency or department thereof. This power includes, but is not limited to, the power to prepare, file, claim, defend or settle any claim on my behalf and to receive and manage, as my Attorney-in-fact sees fit, any proceeds of any claim.

i. X ME Retirement Benefit Transactions

To act for me and represent my interests in all matters affecting any retirement savings or pension plans I may have. This power includes, but is not limited to, the power to continue contributions, change contribution amounts, change investment strategies and options, move assets to other plans, receive and manage payouts, and add or change existing beneficiaries. My Attorney-in-fact cannot add himself or herself as a beneficiary unless he or she is already a designated beneficiary as of the signing of this document.

j. X ME Family Care

To make whatever expenditures are required for the maintenance, education, benefit, medical care and general advancement of me, my spouse and dependent children, and other persons that I have chosen or which I am legally required to support, any of which may include my Attorney-in-fact. This power includes, but is not limited to, the power to pay for housing, clothing, food, travel and other living costs.

k. X ME Chattel and Goods Transactions

To purchase, sell or otherwise deal with any type of personal property I may currently or in the future have an interest in. This includes, but is not limited to, the power to purchase, sell, exchange, accept as gift, place as security on loans, rent, lease, to pay or contest taxes or assessments, mortgage or pledge.

l. X ME Estate Transactions

To do any act that I can do through an attorney-in-fact with regard to all matters that affect any trust, probate estate, conservatorship, or other fund from which I may receive payment as a beneficiary. This power includes the power to disclaim any interest which might otherwise be transferred or distributed to me from any other person, estate, trust, or other entity, as may be appropriate. However, my Attorney-in-fact cannot disclaim assets to which I would be entitled, if the result is that the disclaimed assets pass directly or indirectly to my Attorney-in-fact or my Attorney-in-fact's estate.

m. X ME Living Trust Transactions

To transfer any of my assets to the trustee of any revocable trust created by me, if such trust is in existence at the time of such transfer. This property can include real property, stocks, bonds, accounts, insurance policies or other property.

n. X ME Gift Transactions

To make gifts to my spouse, children, grandchildren, great grandchildren, and other family members on special occasions, including birthdays and seasonal holidays, including cash gifts, and to such other persons with whom I have an established pattern of giving (or if it is appropriate to make such gifts for estate planning and/or tax purposes), in such amounts as my Attorney-in-fact may decide in his or her absolute discretion, having regard to all of the circumstances, including the gifts I made while I was capable of managing my own estate, the size of my estate and my income requirements.

o. ME Charity Transactions

To continue to make gifts to charitable organizations with whom I have an established pattern of giving (or if it is appropriate to make such gifts for estate planning and/or tax purposes), in such amounts as my Attorney-in-fact may decide in his or her absolute discretion, having regard to all of the circumstances, including the gifts I made while I was capable of managing my own estate, the size of my estate and my income requirements.

p. ME Employ Required Professionals

To appoint and employ any agents, servants, companions, or other persons, including nurses and other health care professionals for my care and the care of my spouse and dependent children, and accountants, attorneys, clerks, workers and others for the management, preservation and protection of my property and estate, at such compensation and for such length of time as my Attorney-in-fact considers advisable.

q. ME General Authority

To do any act or thing that I could do in my own proper person if personally present, including managing or selling tangible assets, disclaiming a probate or non-probate inheritance and providing support for a minor child or dependent adult. Other specifically enumerated powers are not intended as a limitation on this broad general power.

Attorney-in-fact Compensation

8. My Attorney-in-fact will receive no compensation except for the reimbursement of all out of pocket expenses associated with the carrying out of my wishes.

Co-owning of Assets and Mixing of Funds

9. My Attorney-in-fact may continue to co-own assets and have any funds owned by him or her mixed with my funds to the same extent that the co-owning of assets and mixing of funds existed before operation of this Power of Attorney.

RECORDED & INDEXED

Personal Gain from Managing My Affairs

10. My Attorney-in-fact is allowed to personally gain from any transaction he or she may complete on my behalf if the transaction is completed in good faith and with my Attorney-in-fact believing it is in my best interest.

Delegation of Authority

11. My Attorney-in-fact may delegate any authority granted under this document to a person of his or her choosing. Any delegation must be in writing and state the extent of the power delegated and the period of time in which the delegation will be effective.

Nomination of Guardian or Conservator

12. In the event that a court decides that it is necessary to appoint a guardian or conservator for me, I hereby nominate my Attorney-in-fact to be considered by the court for appointment to serve as my guardian or conservator, or in any similar representative capacity.

Attorney-in-fact Restrictions

13. This Power of Attorney is not subject to any conditions or restrictions other than those noted above.

Notice to Third Parties

14. Any third party who receives a valid copy of this Power of Attorney can rely on and act under it. A third party who relies on the reasonable representations of my Attorney-in-fact as to a matter relating to a power granted by this Power of Attorney will not incur any liability to the Principal or to the Principal's heirs, assigns, or estate as a result of permitting the Attorney-in-fact to exercise the authority granted by this Power of Attorney up to the point of revocation of this Power of Attorney. Revocation of this Power of Attorney will not be effective as to a third party until the third party receives notice and has actual knowledge of the revocation.

Severability

15. If any part of any provision of this document is ruled invalid or unenforceable under applicable law, such part will be ineffective to the extent of such invalidity only, without in any way affecting the remaining parts of such provisions or the remaining provisions of this document.

Acknowledgment

16. I, **Maria Amelia Esnaola-Gallo**, being the Principal named in this Durable Power of Attorney hereby acknowledge:
- a. I have read and understand the nature and effect of this Durable Power of Attorney;
 - b. I recognize that this document gives my Attorney-in-fact broad powers over my assets, and that these powers will continue past the point of my incapacity;
 - c. I am of legal age in the State of Alaska to grant a Durable Power of Attorney; and
 - d. I am voluntarily giving this Durable Power of Attorney and recognize that the powers given in this document will become effective as of the date of my incapacity or as specified within.

IN WITNESS WHEREOF I hereunto set my hand and seal at the City of ANCHORAGE in the State of Alaska, this 2nd day of October, 2014.

SIGNED, SEALED, AND DELIVERED

in the presence of:

Witness: Monique Johnston (Sign)
 Witness Name: Monique Johnston
 Address: 8701 Beachwood Dr.
Anch, AK 99502

[Signature]
 Maria Amelia Esnaola-Gallo (Principal)



NOTARY ACKNOWLEDGMENT

STATE OF ALASKA

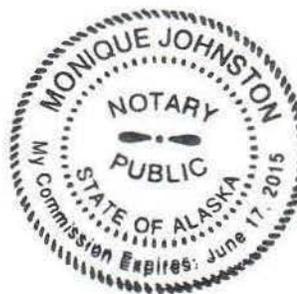
JUDICIAL DISTRICT OF Anchorage

On this 2nd day of October, 2014, before me, the undersigned Notary Public, personally appeared Maria Amelia Esnaola-Gallo, the person whose name is subscribed to the within instrument and acknowledged that he/she executed the same for the purposes therein contained.

In witness whereof, I hereunto set my hand and official seal.

Monique Johnston
Notary Public

Monique Johnston
(print name)



My commission expires June 17, 2015

WITNESS CERTIFICATE

I, FEDERICO T LABASTIDA currently residing at 11741 BANDER ST., in the City of ANCHORAGE, in the State of ALASKA, hereby acknowledge that:

1. I witnessed the signing of the Power of Attorney of Maria Amelia Esnaola-Gallo dated this 2nd day of October, 2014.
2. I am an adult with capacity to witness the signing of the Power of Attorney and I am the subscribing witness thereto.
3. In my opinion, Maria Amelia Esnaola-Gallo had the capacity to understand the nature and effect of the Power of Attorney at the time the Power of Attorney was signed and the Principal signed it freely and voluntarily without any compulsion or influence from any person.
4. I am not the Attorney-in-fact named in the Power of Attorney nor am I the Attorney-in-fact's spouse or other family member.



(Signature of Witness)

10-2-2014

(Date)

INSTRUCTIONS FOR EXECUTING YOUR POWER OF ATTORNEY

Before signing your Power of Attorney, ensure you have read it and understand your document.

To be valid, you must sign the document with your usual cheque signing signature. You should also initial each page of the document. The signing and the initialing of the pages must occur in the presence of your notary or witness(es). For every power that you have given to your Attorney-in-fact you must write your initials in the space provided. If this is not done it may affect the validity of your document.

After you have signed and initialed your document in front of your notary or witness(es), your notary or witness(es) must sign on the applicable page of the Power of Attorney and should initial each page. This must occur in the presence of you.

Most jurisdictions require that a Power of Attorney be signed before a Notary Public if it is durable or grants power over land or property. Some jurisdictions also require that witnesses be present. Even if they are not required for your state, it is often recommended to have witnesses to make the document more acceptable to those that will have to deal with it. Those jurisdictions that do not require that the Power of Attorney be signed in front of a notary usually require that two witnesses are used. Even if a notary is not required it is still often recommended.

Remember that your witness(es) cannot be your spouse, partner, child, your Attorney-in-fact or alternate Attorney-in-fact or the spouse of your Attorney-in-fact or alternate attorney-in-fact. Some jurisdictions disallow witnesses that are mentioned in your Last Will, either as beneficiary or executor/executrix. You should generally avoid having witnesses that have any financial relationship with you. The witness(es) must be of legal age in your jurisdiction, they must have capacity and be mentally capable of managing their property and making their own decisions.

If your Power of Attorney will be used to transfer real property (land) your Attorney-in-fact will likely need to have the document recorded in order for the Power of Attorney to be recognized. This takes place at the land registry office in the jurisdiction where the real property (land) is located.

NOTARY ACKNOWLEDGMENT

STATE OF ALASKA

JUDICIAL DISTRICT OF Anchorage

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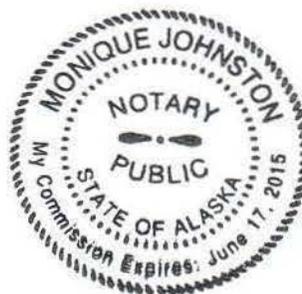
In witness whereof, I hereunto set my hand and official seal.

Monique Johnston

Notary Public

Monique Johnston

(print name)



My commission expires June 17, 2015

WITNESS CERTIFICATE

I, FEDERICO T LABASTIA currently residing at 11741 BANNER ST, in the City of ANCHORAGE, in the State of ALASKA, hereby acknowledge that:

- 1. I witnessed the signing of the Power of Attorney of Maria Amelia Esnaola-Gallo dated this 2nd day of October, 2014.
- 2. I am an adult with capacity to witness the signing of the Power of Attorney and I am the subscribing witness thereto.
- 3. In my opinion, Maria Amelia Esnaola-Gallo had the capacity to understand the nature and effect of the Power of Attorney at the time the Power of Attorney was signed and the Principal signed it freely and voluntarily without any compulsion or influence from any person.
- 4. I am not the Attorney-in-fact named in the Power of Attorney nor am I the Attorney-in-fact's spouse or other family member.

[Handwritten Signature]

(Signature of Witness)

10-2-2014

(Date)

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