

## LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that we the undersigned, do make, constitute and appoint, irrevocably, SN SERVICING CORPORATION, an Alaska corporation, or its Sub-Servicer our true and lawful attorneys for us and in our names, place and stead, (i) to execute and deliver any and all instruments of satisfaction or cancellation or of partial or full release or discharge and all comparable instruments with respect to the Mortgage Loans and with respect to the Properties, (ii) to institute foreclosure proceedings or obtain a deed in lieu of foreclosure so as to effect ownership of any Property in the name of the Trust, (iii) to hold title in the name of the Trust any Property upon such foreclosure or deed in lieu of foreclosure on behalf of the Trustee, (iv) to execute and deliver any quitclaim deeds, special warranty deeds, limited warranty deeds, statutory deeds, grant deeds and any other similar instruments of conveyance in connection with the sale of any Property the title to which is held by it in the name of the Trust, and (v) to execute an instrument of satisfaction (or assignment of mortgage without recourse) with respect to any Mortgage Loan paid in full (or with respect to which payment in full has been escrowed), as are now or shall hereafter become necessary solely with respect to the mortgage loans and mortgaged property (the "Mortgage Loans" and the "Property") that are part of that Pooling and Servicing Agreement (the "Agreement") relating to Security National Mortgage Loan Trust 2004-1, among Security National Holding Company, LLC, as seller, SN Servicing Corporation, as master servicer, Security National Funding, LLC, as depositor, Wachovia Bank, National Association, as trustee, back-up master servicer, and custodian, provided that any action taken shall be consistent with the terms, conditions and servicing standards set forth in the Agreement. Capitalized terms not otherwise defined in this Limited Power of Attorney shall have the respective meanings assigned to those terms in the Agreement.

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Additionally, SN Servicing Corporation or its Sub-Servicer shall have the right to approve requests of Mortgagors for consent to (i) partial releases of Mortgages and (ii) alterations and removal, demolition or division of Properties subject to Mortgages; provided all qualifications and limitations set forth in the Agreement are met.

Giving and granting unto our said attorneys full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done for said premises, hereby ratifying and confirming all that our said attorneys shall lawfully do or cause to be done by virtue of these presents.

Any photocopy or other reproduction of this Power of Attorney may be used, accepted and relied upon in lieu of the original hereof for the purpose of recording, filing, or otherwise utilizing the same.

This Power of Attorney shall become effective with respect to any Mortgage Loan and related Property upon the recordation thereof in the jurisdiction in which such Property is located, and shall be revoked with respect to such Mortgage Loan and related Property upon recordation of any instrument of revocation in such jurisdiction.

[Signature Page Follows]

20060905000437010 2/5 \$23.00 Shelby Cnty Judge of Probate, AL 09/05/2006 03:59:55PM FILED/CERT WACHOVIA BANK, NATIONAL ASSOCIATION as Trustee of the Security National Mortgage Loan Trust 2004-1

Title: Assistant Vice President

## <u>ACKNOWLEDGMENT</u>

STATE OF NORTH CAROLINA §

COUNTY OF MECKLENBURG §

I, <u>represented</u> a Notary Public, do hereby certify that Bryon M. Tinnin, personally known by me to be the same person whose name is designated and signed above as Assistant Vice President of the above corporation, subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that he, being duly authorized, signed, sealed, and delivered the said instrument as the free and voluntary act of said entity and his own free and voluntary act, for the uses and purposes set forth therein.

Given under my hand and notarial seal on this 32 day of July, 2004.

Notary Public

Notary Public

SANDI L. LEE

My commission expires: MECKLENBURG, NC

My Commission Expires August 30, 2004

This instrument is a coriginal on file in this Garolyn Crnich, Humb this correct office. copy **⊆** the

Humboldt

County

Clerk

Deputy County Chark

20060905000437010 4/5 \$23.00 Shelby Cnty Judge of Probate, AL 09/05/2006 03:59:55PM FILED/CERT

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2004-25515-4

Recorded — Official Records Humboldt County, California Carolyn Crnich, Recorde

Recorded by SECURITY NATL

Rec Fee

16.00

Clerk: LH Total:

16 00

Jul 29, 2004 at 11:55

RECORDING REQUESTED BY

SN Servicing Corp.

WHEN RECORDED MAIL TO

NAME

SN Servicing Corporation

ADDRESS:

323 Fifth Street

CITY, STATE: Eureka, CA 95501

SPACE ABOVE THIS LINE RESERVED FOR RECORDER'S USE

## TITLE

## LIMITED POWER OF ATTORNEY

