Recording Requested By:
TD Service Company

SN SERVICING CORP.
323 FIFTH STREET
EUREKA, CA 95501

2860403DT1

6/08/07 11:02:23
BK 120 PG 364
DESOTO COUNTY, MS
W.E. DAUTS, CH CLERK

Recorded in Official Records, Orange County
Tom Daly, Clerk-Recorder

18.00

2005000363912 01:41pm 05/11/05

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SPACE ABOVE THIS LINE FOR RECORDER'S USE ONLY

Power of Attorney

RETURN TO:
SHAPIRO & MASSEY
1910 LAKELAND DRIVE, SUITE B
JACKSON, MS 39216
601-981-9299

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that the undersigned Christiana Bank & Trust Company, as Owner Trustee of the Security National Funding Trust, a Delaware statutory trust (the "Trust"), does make, constitute and appoint, irrevocably, SN SERVICING CORPORATION, an Alaska corporation (the "Servicer"), or its Sub-Servicer its true and lawful attorney for it and in its name, 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 Warehouse Assets, (ii) to institute foreclosure proceedings or obtain a deed in lieu of foreclosure so as to effect ownership of any Warehouse Asset in the name of the Trust or the Lender, (iii) to hold title in the name of the Trust or the Lender any Warehouse Asset upon such foreclosure or deed in lieu of foreclosure on behalf of the Trust or the Lender, (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 or the Lender, and (v) to execute an instrument of satisfaction (or assignment of mortgage without recourse) with respect to any Warehouse Asset 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 Warehouse Assets that are the subject of that certain Servicing and Custodian Agreement, dated as of September 23, 2002 ("Servicing and Custodian Agreement"), between Security National Holding Company, LLC, as seller; the Servicer; the Trust as borrower; Wachovia Bank, National Association, as custodian (the "Custodian"); Fairway Finance Corporation, as lender; BMO Nesbitt Burns Corp., as agent and JPMorgan Chase Bank, as backup servicer, and that certain Loan Agreement dated September 23, 2002 ("Loan Agreement"), by and between the

Trust, as borrower, Fairway Finance Corporation, as lender, and BMO Nesbitt Burns Corp., as agent, provided that any action taken shall be consistent with the terms, conditions and servicing standards set forth in the Loan Agreement and the Servicing and Custodian Agreement. Capitalized terms not otherwise defined in this Limited Power of Attorney shall have the respective meanings assigned to those terms in the Loan Agreement.

Additionally, Servicer or its Sub-Servicer shall have the right to approve requests of Borrowers for consent to (i) partial releases of Mortgages and other Liens and (ii) alterations and removal, demolition or division of Warehouse Assets; provided all qualifications and limitations set forth in the Loan Agreement and the Servicing and Custodian Agreement are met.

Giving and granting unto its 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 its said attorneys shall lawfully do or cause to be done by virtue of these presents.

Any photocopy or other reproduction of this Limited 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 Limited Power of Attorney shall become effective with respect to any Warehouse Asset and related Property upon the recordation thereof in the jurisdiction in which such Property is located, and shall be revoked with respect to such Warehouse Asset and related Property upon recordation of any instrument of revocation in such jurisdiction.

WITNESS our hand as of this 21st day of October, 2003.

CHRISTIANA BANK & TRUST COMPANY
not in its individual capacity but solely as Owner
Trustee of the Security National Funding Trust

By: James M. Young
Name: James M. Young
Title: Assistant Vice President

WITNESSES

We certify that the above instrument was on the date thereof signed by James M. Young in his/her capacity as Assistant Vice President of Christiana Bank & Trust Company, not in its individual capacity but solely as Owner Trustee of the Security National Funding Trust, in our presence and that we, have signed our names as witnesses thereto.

Robert F. Bruff III Witness
Debra A. Balliet Witness

ACKNOWLEDGMENT

STATE OF DELAWARE §
§
COUNTY OF NEW CASTLE §

I, Patricia A. Smith a Notary Public, do hereby certify that James M. Young, personally known by me to be the same persons whose names are designated and signed above as Assistant Vice President of the above corporation, and Robert Pasquzzi and Debra Ballist as the witnesses subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that they, being duly authorized, signed, sealed, and delivered the said instrument as the free and voluntary act of said entity and their own free and voluntary act, for the uses and purposes set forth therein.

Given under my hand and notarial seal on this 21st day of October, 2003.

Patricia A. Smith
Notary Public
My commission expires: 5-29-05

PATRICIA A. SMITH
NOTARY PUBLIC
STATE OF DELAWARE
My Commission Expires May 29, 2005

I CERTIFY THAT, IF THIS SEAL IS AFFIXED
IN PURPLE INK, THIS IS A TRUE AND
CORRECT COPY OF THE PERMANENT RECORD
FILED OR RECORDED IN THIS OFFICE.

DATE JAN 30 2007 FEE 6

COUNTY CLERK-RECORDER ORANGE COUNTY CALIFORNIA

COUNTY-CLERK RECORDER

Tom Daly

ORANGE COUNTY STATE OF CALIFORNIA