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2004-25520-4

Recorded — Official Records
Humboldt County, California

Carolyn Crnich, Recorder

STATE OF INDIANA
LAKE COUNTY
FILED RECORD 16.00
Clerk: LH Total: 16.00

2005 JUN 23 Jul 29, 2004 at 11:55

MICHAEL J. ...
RECORDER

RECORDING REQUESTED BY

SN Servicing Corp.

WHEN RECORDED MAIL TO

2005 051799

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



HOLD FOR THE TALON GROUP

1076856

16.00
FA-
RLL

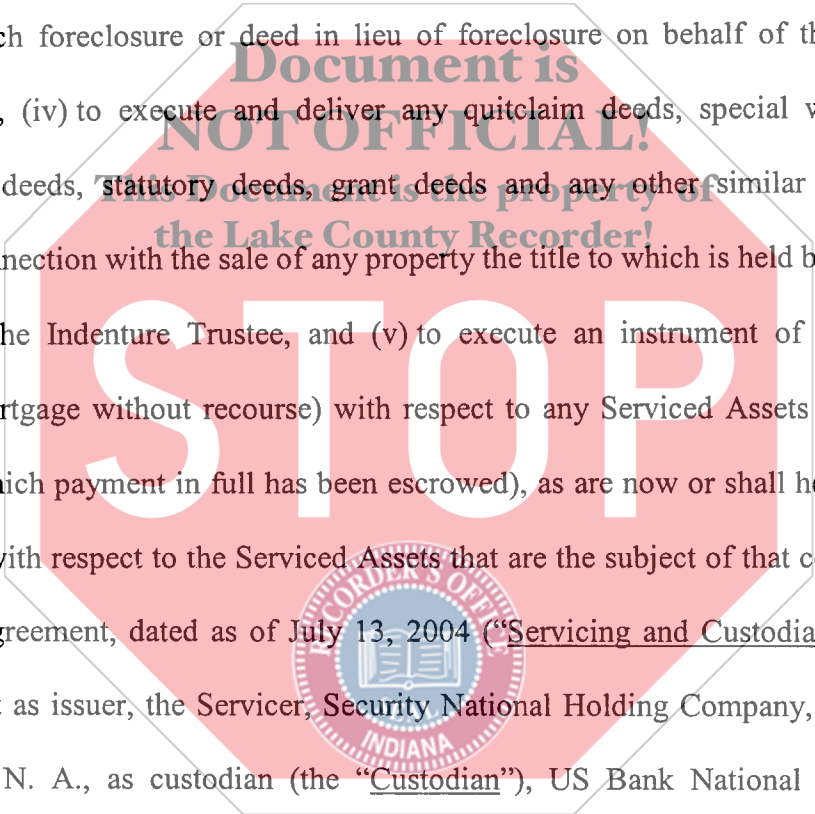
FILED

JUN 23 2005

LIMITED POWER-OF-ATTORNEY

GREEN R. STEEN
COUNTY AUDIT

ALL MEN BY THESE PRESENTS, that the undersigned Security National Asset Securitization Series Trust II, 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 Serviced Assets 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 or the Indenture Trustee, (iii) to hold title in the name of the Trust or the Indenture Trustee any Property upon such foreclosure or deed in lieu of foreclosure on behalf of the Trust or the Indenture 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 or the Indenture Trustee, and (v) to execute an instrument of satisfaction (or assignment of mortgage without recourse) with respect to any Serviced Assets 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 Serviced Assets that are the subject of that certain Servicing and Custodian Agreement, dated as of July 13, 2004 ("Servicing and Custodian Agreement"), between the Trust as issuer, the Servicer, Security National Holding Company, LLC, as seller, Wachovia Bank, N. A., as custodian (the "Custodian"), US Bank National Association, as indenture trustee (in such capacity, the "Indenture Trustee") under the Indenture (as hereinafter defined), and as backup servicer (in such capacity, the "Backup Servicer"), provided that any



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action taken shall be consistent with the terms, conditions and servicing standards set forth in that certain Indenture dated as of July 13, 2004 by and between the Indenture Trustee and the Trust (the "Indenture") 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 Appendix A to the Indenture.

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 Properties; provided all qualifications and limitations set forth in the Indenture 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 Serviced 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 Serviced Asset and related Property, to the extent required by law, upon recordation of any instrument of revocation in such jurisdiction.

[Signature Page Follows]



WITNESS our hand as of the date set forth in the acknowledgment below and effective as of July 23, 2004.

SECURITY NATIONAL ASSET SECURITIZATION
SERIES TRUST II

By: CHRISTIANA BANK & TRUST COMPANY,
not in its individual capacity but solely as Owner
Trustee of the Security National Asset Securitization
Series Trust II

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

Deborah L. Lutes
Witness Deborah L. Lutes

Debra A. Balliet
Witness Debra A. Balliet



STATE OF DELAWARE §
COUNTY OF NEW CASTLE §

I, Matt Stepnowski, a Notary Public, do hereby certify that James M. Young, 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 23 day of July, 2004.

[Signature]
Notary Public

My Commission Expires: **MATTHEW C. STEPNOWSKI**
NOTARY PUBLIC
STATE OF DELAWARE
My Commission Expires Aug. 20, 2005

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