

LIMITED POWER OF ATTORNEY

FEDERAL NATIONAL MORTGAGE ASSOCIATION, a corporation organized and existing under the laws of the United States of America, having an office for the conduct of business at Two Galleria Tower, 13455 Noel Road, Suite 600, Dallas, Texas, constitutes and appoints

STATE BANK OF SOUTHERN UTAH
(Name of Lender)

its true and lawful Attorney, and in its name, place, and stead and for its use and benefits, to execute and acknowledge all documents customarily and reasonably necessary and appropriate for (i) the substitution of trustee(s) (ii) the modification of a mortgage or deed of trust owned by the undersigned and serviced for the undersigned as mortgagee or beneficiary or has become mortgagee or beneficiary by virtue of assignment of such mortgage or deed of trust, or by virtue of endorsement of notes secured by such mortgage or deed of trust, (iii) the conveyance by special and/or general warranty deed of properties to the Federal Housing Administration, the Veterans' Administration, or the mortgage insurer by naming as grantee such entity or any specific office or office holder in the form required by any one of the foregoing, and (iv) the release of the mortgage upon payment and discharge of all sums secured thereby, owned by the undersigned and serviced for the undersigned by said attorney-in-fact, whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee or beneficiary by virtue of assignment of such mortgage, or by virtue of endorsement of notes secured by such mortgage.

The undersigned gives to said attorney-in-fact full power and authority to execute such instruments as if the undersigned were personally present, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof.

Third parties without actual notice may rely upon the power granted under this Limited Power of Attorney upon the exercise of such power by the attorney-in-fact that all conditions precedent to such exercise of power have been satisfied and that this Limited Power of Attorney has not been revoked unless an instrument of revocation has been recorded.

December 16, 1992
Date Executed

FEDERAL NATIONAL MORTGAGE ASSOCIATION

ATTEST:

Katie Parish
Katie Parish, Asst. Secretary

J. B. Forbes
J. B. Forbes Vice President

ACKNOWLEDGEMENT:

STATE OF TEXAS }
COUNTY OF DALLAS }

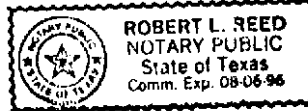
Before me, the undersigned authority, on this day appeared J. B. Forbes, Vice President of Federal National Mortgage Association, a corporation organized and existing under the laws of the United States of America, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that she executed the same for the purpose and consideration therein expressed, in the capacity therein stated, and as the act of said corporation.

Given under my hand and seal of office on this 16th day of December, 1992.

When recorded, return to:
Ms. Susan Lewis
State Bank of Southern Utah
397 South Main Street
Cedar City, UT 84720

Robert L. Reed
Robert L. Reed, Notary Public
in and for the State of Texas

This document prepared by:
Regional Counsel
Federal Nat'l Mortgage Assn.
P.O. Box 650043, Dallas, TX 75265-00431



COPY

NO. **112599**

FILED AND RECORDED AT REQUEST OF
FIRST AMERICAN TITLE
APRIL 13, 1999

AT 01 MINUTES PAST 10 O'CLOCK
AM IN ROOM 141 OF OFFICIAL
RECORDS PAGE 179 LINCOLN
COUNTY, NEVADA.

Julie Boucher
COUNTY RECORDER

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