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OFFICIAL RECORD
Requested By:
TITLE COURT SERVICE

Douglas County - NV Werner Christen ~ Recorder

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18.00 0.00



A.P.N.: 1318-23-411-025 Recording Requested by: LSI When Recorded Mail to: Custom Title Solutions 2550 North Red Hill Avenue Santa Ana, CA 92705 800-756-3524

Loan Number: 0043318096 CTS# 2514504(H) 8758

Limited Power of Attorney



Prepared By:
LSI, a Fidelity National Financial Company
2550 Redhill Ave.
Santa Ana, CA 92705
AND WHEN RECORDED MAIL TO
LSI, a Fidelity National Financial Company
Attn Becky Briggs 25 14504
2550 Redhill Ave.
Santa Ana, CA 92705

LIMITED POWER OF ATTORNEY

Caution: this is an important document. It gives the person whom you designate (your "Agent" also called "Attorney in Fact") broad powers for a specific transaction, to handle your property during a certain period of time, which include powers to mortgage your real property with advance notice to you by web based confirmation. These powers will continue to exist even after you have become disabled or incompetent. This document does not authorize anyone to make medical or other health care decisions. You may execute a different document, a health care proxy to do this. If there is anything about this form that you do not understand, you should ask an attorney to explain it to you.

BE IT KNOWN, that CRAIG BRYAN STRANAHAN (hereinafter "Principal(s)") whose address is 171 PINE RIDGE DRIVE STATELINE, NV 89448 has made and appointed, and by these presents does make and appoint the following persons, who are employees of LSI (hereinafter "Title Company"), namely: Casilda Carlos, Celeste Garcia, Sophia Howard, Emily Navarro, and Judi Roberts, each of whom may act separately, whose addresses are C/O LSI, at 2550 Redhill Ave. Santa Ana, CA 92705, my/our true and lawful attorney in fact (also called agent) for me/us and in my/our name, place and stead, for the following specific and limited purposes:

- (1) Refinancing or other home equity line of credit loan transaction which results in a mortgage or Deed of Trust encumbering the Real Estate located at 171 PINE RIDGE DRIVE STATELINE, NV 89448, with a loan from WORLD SAVINGS BANK (hereinafter "Lender") said transaction to occur on or about July 22, 2006 having a credit limit not to exceed \$ 100,000.00, and also identified as loan # 0043318096.
- (2) To execute, acknowledge, and deliver escrow instructions, and all Closing Documents, including but not limited to: Notes, Mortgages/Deeds of Trust, Security Deeds, Subordinations, security instruments, riders, attachments and addenda, including any documents necessary or requested as part of this transaction by Title Insurer, Lender, parties to the transaction, those documents needed by governmental and taxing authorities, agreements and assignments of agreements, encumbrance or waiver of homestead and any marital rights, settlement statements, truth in lending disclosures, loan applications, HUD 1, all upon such terms and conditions as said attorney in fact (also called agent) shall approve as necessary to obtain the financing noted above. This power will include the ability to sign a deed to correct names and any incorrect descriptions in the current deed.

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This Power of Attorney shall become effective immediately, and shall not be affected by my subsequent disability, incapacity or lack of mental competence. This Power of Attorney shall terminate when: (a) the Mortgage/Deed of Trust is recorded in the appropriate office and all required documents have been signed and recorded and post closing procedures completed;(b) if the loan does not close within 90 days of the notary acknowledgment hereon;(c) when I/We revoke this Power of Attorney by providing written revocation to my Attorney in Fact (also called agent), however such revocation shall not be effective as to third parties acting in reliance upon this Power of Attorney, unless and until the revocation is similarly recorded in the same county and state registry or other established records for the recording of Powers of Attorney.

This Power of Attorney shall not allow any Attorney in Fact (Agent); (a) to access funds of principal or (b) to use the Power of Attorney for any purpose other than to sign the documents allowing the refinancing as set forth above and (c) may only be exercised by the named agents who must be employees of LSI at any time that they exercise the powers granted herein.

To induce lender and title company to act hereunder, I hereby agree that revocation or termination hereof shall be ineffective as to such lender and title company unless and until actual notice or knowledge of such revocation or termination shall have been received by such lender and title company, and I for myself and for my heirs, executors, legal representatives and assigns, hereby agree to indemnify and hold harmless any such lender and title company from and against any and all claims that may arise against such lender and title company by reason of such their having relied on the provisions of this instrument.

Dated June 22, 2006

Password: 4504

(CRAIG BRYAN STRÁNAHAN)

Specimen signature of AGENT/Attorney in Fact:

To Be Completed By L/SI

BK- 0706 PG- 6368 COUNTY OF Washoe

On June 23, 2006 before

Me, Carla Parks Notary Public

Personally Appeared CRAIG BRYAN STRANAHAN

Personally known to me (or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she they executed the same in his/her/their authorized capacity (ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature of Notary Public

(This area for notarial seal)

Notary Contact Info (in case of error):

775-789-3141



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ACKNOWLEDGMENT OF ATTORNEY-IN-FACT

I, **JUDI ROBERTS**, have read the attached power of attorney and am the person identified as the Agent for the Principal. I hereby acknowledge that when I act as Agent or "attorney in fact," I am given power under this Power of Attorney to make decisions about property, and its financing, belonging to the Principal, on the Principal's behalf, in accordance with the terms of this Power of Attorney. This Power of Attorney is valid only if the Principal is of sound mind when the Principal signs it. When acting in the capacity of Agent, I am under a duty (called a "fiduciary duty") to observe the standards observed by a prudent person, which means the use of those powers that is reasonable in view of the interests of the Principal and in view of the way in which a person of ordinary judgment would act in carrying out that person's own affairs. If the exercise of my acts is called into question, the burden will be upon me to prove that I acted under the standards of a fiduciary. As the Agent, I am not entitled to use the money or property for my own benefit or to make gifts to myself or others. As the Agent, my authority under this Power of Attorney will end when the Principal dies and I will not have authority to manage or dispose of any property or administer the estate. If I violate my fiduciary duty under this Power of Attorney, I may be liable for damages and may be subject to criminal prosecution. If there is anything about this Power of Attorney, or my duties under it, that I do not understand, I understand that I should seek professional advice.

I hereby acknowledge that in the absence of a specific provision to the contrary in the power of attorney or in state law, when I act as agent:

I shall exercise the powers for the benefit of the principal.

I shall keep the assets of the principal separate from my assets.

I shall exercise reasonable caution and prudence.

I shall keep a full and accurate record of all actions, receipts and disbursements on behalf

of the principal.

Signature of Attorney-in-Fact (Agent)

Date

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