

2004 MAY 28 AM 9:20

BOOK 2004 PAGE 1897
DEBORAH L. PEYTON
DELAWARE COUNTY RECORDER
11:00

WHEN FILED RETURN TO:

(X) RUTH A. REED
666 Walnut St. Suite 2500
Des Moines, Iowa 50309-3993

Preparer Information David M. Erickson, 2500 Financial Center, Des Moines, Iowa 50309, (515) 225-4033

Individual's Name

Street Address

City

Phone

David M. Erickson ISBA # 1507

SPACE ABOVE THIS LINE

FOR RECORDER

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That Wells Fargo Bank N.A. has made, constituted and appointed, and by these presents does make, constitute and appoint David M. Erickson, of the firm of Davis, Brown, Koehn, Shors & Roberts, P.C., 666 Walnut Street, Suite 2500, Des Moines, Iowa 50309, individually and not jointly, its true and lawful attorney in fact for, and in its name, place and stead, and for its use and benefit, for every act customarily and reasonably necessary and appropriate for:

The execution, acknowledgement, recording and delivery of beneficiary's Non Military Affidavit, Notices of Default on Mortgages, and Verifications of Debt wherein the above-named principal is the original or substituted beneficiary or servicing agent for the beneficiary, and Deeds to the Secretary of Veterans Affairs, Secretary of Housing and Urban Development, Deeds to Federal National Mortgage Association, and Deeds to Federal Home Loan Mortgage Corporation, to convey properties in which the Mortgage foreclosed secured a loan guaranteed or insured by the department of Veterans Affairs or Department of Housing and Urban Development, and Deeds and assignments of beneficial interest to the investor on mortgage loans in which Wells Fargo Bank N.A. is the beneficiary of record of the Mortgage.

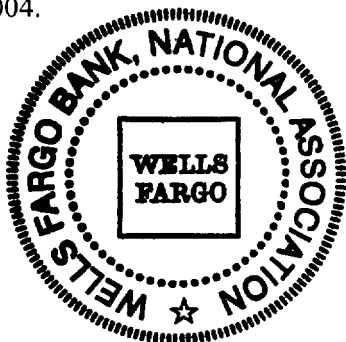
Giving and granting unto said attorney-in-fact full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done to accomplish the foregoing as the principal above-named might or could do as if personally present, with full powers of substitution and reservation, hereby confirming and ratifying all that the principal's attorney-in-fact shall lawfully do or cause to be done by virtue of these presents. The undersigned fully acknowledges and understands that said attorney-in-fact is being granted authority to appoint himself or a business in which he has a pecuniary interest as trustee to conduct foreclosures for Wells Fargo Bank N.A. on a for profit basis and has consulted independent counsel regarding same.

By exercise of this limited power, the attorney-in-fact shall indemnify Wells Fargo Bank N.A. from all claims, demands, suits, penalties or actions, and from all attendant losses, costs and expenses for any claims against, or losses or liability of Wells Fargo Bank N.A. for any cause to the extent the same arise out of, or result from, default in the performance of, or the negligent performance of, or willful misconduct regarding any obligation of the attorney-in-fact under this power.

This limited power of attorney shall be effective from the date of execution hereof until December 31, 2006 or such time as Wells Fargo Bank N.A. or its successor revokes it in writing.

IN WITNESS WHEREOF, Rachael Hendrickson-Browder has hereunto set her hand and seal this 8th day of May, 2004.

SEAL



WELLS FARGO BANK N.A.

By

Rachael Hendrickson-Browder

Vice President Loan Documentation

STATE OF Iowa)

) ss:

COUNTY OF Polk)

This instrument was acknowledged before me on the 8th day of May, 2004 by Rachael Hendrickson-Browder as an officer of Wells Fargo Bank N.A..

Anne M. Nelson
Notary Public, State of Iowa

