

PREPARED BY
SERVICELINK
4000 Industrial Blvd.
Aliquippa, PA 15001

Recording Requested By & Return To:
Chicago Title ServiceLink Division
4000 Industrial Blvd
Aliquippa, PA 15001 ^{TP} 15797423

**POWER OF ATTORNEY
(Specific)**

KNOW ALL MEN BY THESE PRESENTS: That I, How-Su Chen, of the State of UTAH, reposing special trust and confidence in CHANG-HWA MARY CHEN of the State of CALIFORNIA, has made, constituted and appointed to be my true and lawful attorney for me and in my name, place and stead, to perform any contemplated act with regard to the following property, to wit:

Also known and numbered as: 3148 ALPINE CREEK WAY SOUTH JORDAN, UT 84095

Further described in Exhibit "A" attached here to and made a part hereof
Parcel No: 27-21-105-012

Hereby giving and granting unto said Attorney full power to negotiate, do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises, as full to all intent and purposes as I might or could do if personally present.

To mortgage real or personal property and to foreclose mortgages and to buy such property on my account if my Attorney thinks proper, and to execute, acknowledge and deliver all deeds, mortgages, assumptions of mortgage, or other instruments relating thereto which my Attorney considers necessary or advisable, with full power of revocation hereby ratifying and confirming all that said Attorney shall lawfully do or cause to be done by virtue hereof.

This Power of Attorney is limited to the mortgage loan transaction with CITIBANK in connection with loan number of XXX122691763

IN WITNESS WHEREOF, I have hereto set my hand and seal.

This DEC 1 day of 2011.

Brend Miller
Witness
Shirley Campbell
Witness

How-Su Chen
How-Su Chen

Taiwan
City of Taipei
American Institute in
Taiwan, Taipei Office } SS

STATE OF

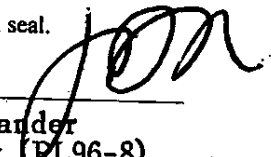
COUNTY OF PropertyCounty

On Dec. 01, 2011 before me, John D. Nordlander
Special Notary (PL96-8), (here insert name and
title of the officer), personally appeared How-Su Chang Chen----

~~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 _____



John D. Nordlander
Special Notary (PL96-8)
Duly appointed and qualified
My commission expires: April 21, 2014

Exhibit "A"
Legal Description

Tax ID: ALL THAT PARCEL OF LAND IN, SALT LAKE COUNTY, STATE OF UTAH, AS DESCRIBED IN DEED BOOK 9282, PAGE 6569, ID# 27-21-105-012, BEING KNOWN AND DESIGNATED AS:

LOT NO. 315, CONTAINED WITHIN IVORY CROSSING NO. 3 P.U.D., A PLANNED UNIT DEVELOPMENT, AS THE SAME IS IDENTIFIED IN THE RECORD OF PLAT MAP RECORDED IN SALT LAKE COUNTY, UTAH AS ENTRY NO. 9368185, IN BOOK 2005P, AT PAGE 136 (AS SAID RECORD OF PLAT MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTION OF THE IVORY CROSSING P.U.D., RECORDED IN SALT LAKE COUNTY, UTAH AS ENTRY NO. 8795529, IN BOOK 8872, AT PAGE 7924, (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED), TOGETHER WITH AN UNDIVIDED PERCENTAGE OF OWNERSHIP INTEREST IN THE ASSOCIATION. LESS AND EXCEPTING THERE FROM ANY AND ALL OUTSTANDING OIL AND GAS, MINING AND MINERAL RIGHTS, MINERALS AND ORES SITUATED IN, UPON, OR UNDER THE ABOVE DESCRIBED TRACT OF LAND.