



200504190114

Skagit County Auditor

4/19/2005 Page 1 of 4 3:48PM

Return to:

WELLS FARGO BANK, N.A.
 FINAL DOCUMENTS X4701-022
 3601 MINNESOTA DRIVE
 BLOOMINGTON, MN 55435-5284

CHICAGO TITLE IC34465 ✓

REAL PROPERTY AND MANUFACTURED HOME LIMITED POWER OF ATTORNEY

0143498335

(To execute or release title, mortgage or deed of trust, security filing, transfer of equity and insurance documents and proceeds.)

The undersigned borrower(s) ** whether one or more each referred to below as "I" or "me" residing at

3812 UPPER SAMISH RD, SEDRO WOOLLEY, WA 98284**Sharon R. NovakovichAbbreviated Legal: Lot 1, EAGLE VALLEY P.U.D.Tax Account No.: 4632-000-001-0000 P106892

Buyer/Owner of the following manufactured home:

Used New/Used	1995 Year	Liberty Manufacturer's Name
	09628460XU	56X28
Model Name /Model No.	Manufacture's Serial No.	Length/Width

permanently affixed to the real property located at

24020 FEATHER LANE, SEDRO WOOLLEY, WA 98284

(Property Address)

and as more particularly described on Exhibit A attached hereto (the "Real Property"), does hereby irrevocably make, constitute, appoint and authorized with full powers of substitution

WELLS FARGO BANK, N.A.

("Lender"),

P. O. BOX 5137, DES MOINES, IA 50306-5137 its successors, assigns or designees as my agent and attorney-in-fact, in my name, place and stead in any way which I could do, if I were personally present, with full power of substitution and delegation, (1) to complete, execute and deliver, in my name or Lender's name, any and all forms, certificates, assignments, designations, releases or other documentation as may be necessary or proper to implement the terms and provisions of the Security Instrument dated 11th day of APRIL, 2005 executed by the undersigned in favor of Lender, (2) to complete, execute and deliver, in my name or in Lender's name, any and all forms, certificates, assignments, designations, releases or other documentation as may be necessary or proper to make application for and obtain the certificate of title for the manufactured home designated above, and to have Lender (or its designee) designated as lienholder on the certificate of title for the manufactured home, (3) to complete, execute and deliver in my name or Lender's name, any and all forms, certificates, assignments, designations, releases or other documentation as may be necessary or proper to have the manufactured home treated as real estate for any and all purposes under state law, including but not limited to the surrender of any certificate of title, any election to treat the manufactured home as real estate for tax purposes or to

0143498335

meet any other requirements in order for the loan/financing secured by the manufactured home and real estate described on Exhibit A to be eligible for sale on the Federal National Mortgage Association ("Fannie Mae"), the Federal Home Loan Mortgage Association ("Freddie Mac") or any other secondary market purchaser, (4) to receive, complete, execute or endorse, and deliver in my name or Lender's name any and all claim forms, agreements, assignments, releases, checks, drafts or other instruments and vehicles for the payment of money, relating to any insurance covering the manufactured home, the indebtedness secured by the manufactured home or the Real Property, and (5) to complete, sign and file, without my signature, such financing and continuation statements, amendments, and supplements thereto, mortgages, deeds of trust and other documents including releases of these items, which I may from time to time deem necessary to perfect, preserve and protect Lender's security interest in the manufactured home, the Property and any other property sold with it. The undersigned borrowers acknowledge that at the time this Power of Attorney and my Security Instrument and any of the forms, certificates, assignments, designations, releases or other documentation are prepared the serial number for the manufactured housing unit may not be available. The manufactured housing unit may be a factory order in the process of being constructed. Immediately, upon receipt of the serial number, I understand and agree that the above items may be completed and corrected to properly disclose all the applicable home identifications, including the serial number. I understand that I will be provided with a copy of any corrected agreement.

To induce any third party to act hereunder, I hereby agree that any third party receiving a duly executed copy of facsimile of this instrument may act hereunder, and i for myself and for my heirs, executors, legal representatives and assigns, hereby agree to indemnify and hold harmless any such third party from and against any and all claims tht may arise against such third party by reason of such third party having relied on the provisions of this instrument. I have given this Power of Attorney in connection with a loan/financing to be given by Lender and to induce Lender to make the financing available. It is couple with an interest in the transaction and is irrevocable. This power of attorney shall not be affected by my (our) subsequent incapacity, disability, or incompetence. I do futher grant unto said Attorney-in-Fact full authority and power to do and perform any and all acts necessary or incident to the execution of the powers herein expressly granted, as fully as I might or could do if personally present.

WITNESS my hand and seal this 13th day of April 2005


SHARON R. NOVAKOVICH -Borrower

Witness

Witness

(Page 2 of 4) EC227C Rev. 11/29/04



200504190114

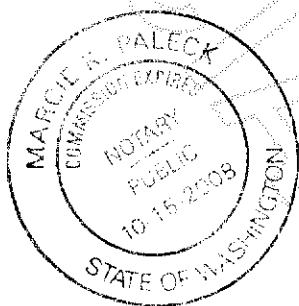
Skagit County Auditor

0143498335

STATE OF Washington)
COUNTY OF Skagit)SS.

I, the undersigned Notary Public, in and for the aforesaid State and County, do hereby certify that SHARON R. NOVAKOVICH

Borrower(s), personally appeared before me in said County and acknowledged the within instrument to be their act and deed. Given under my hand and seal this 13th day of April 2005.



Marcie K. Paleck
Notary Public

State of Washington

My commission expires: October 15 2008

MARCIE K. PALECK

(Page 3 of 4)
EC227E Rev. 11/29/04



200504190114
Skagit County Auditor

EXHIBIT A

0143498335

PROPERTY DESCRIPTION

Lot 1, EAGLE VALLEY P.U.D., according to the plat thereof, recorded in Volume 15 of Plats, pages 181 through 183, records of Skagit County, Washington.

Situated in Skagit County, Washington.

- END OF EXHIBIT "A" -



200504190114

Skagit County Auditor