



200507190189

Skagit County Auditor

7/19/2005 Page

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4 3:54PM

Date JULY 13TH, 2005SKAGIT COUNTY
Place of Recording

Record and Return by (X) Mail () Pickup to:

MANN FINANCIAL INC. D/B/A MANN MORTGAGE
P O BOX 1161
HELENA, MONTANA 59624

CHICAGO TITLE CO. 1C35331 ✓

This Instrument Prepared by:

MANN FINANCIAL INC. D/B/A SKAGIT VALLEY MORTGAGE
3210 EUCLID AVENUE
HELENA, MONTANA 59601**REAL PROPERTY AND MANUFACTURED HOME LIMITED POWER OF ATTORNEY**
(To execute or release title, mortgage or deed of trust, security filing, transfer of equity and insurance documents and proceeds)

GRANTOR (HOMEOWNER) LISA A. ARAGON

GRANTEE (LENDER)

MANN FINANCIAL INC. D/B/A SKAGIT VALLEY MORTGAGE

SHORT LEGAL

3 & 4

Lot Block Subdivision County State

14 35NORTH 7 EAST L3, SCSF# 93-010
Section Township Range Quarter/Quarter

TAX PARCEL NO.

3507-14-0-041-0205 P104608

REFERENCE NUMBERS OF DOCUMENTS ASSIGNED OR RELEASED

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

40229 CAPE HORN ROAD

Street Address

CONCRETE

WASHINGTON 98237

SKAGIT

City

State

Zip

County

I am the Buyer/Owner of the following manufactured home (the "Manufactured Home"):

USED 1996

PALM HARBOR

New/Used

Year

Manufacturer's Name

Model Name/Model No.

ORE299243 ORE299244 PH200192AB 47X27
HUD Tag Numbers Manufacturer's Serial No. Length/Width

Permanently affixed to the real property located at 40229 CAPE HORN ROAD
Street Address

CONCERTE WASHINGTON 98237 SKAGIT
("Property Address") and as more
City State Zip County

particularly as described in legal description as follows:

TRACT 3 OF SKAGIT COUNTY SHORT PLAT NO. 93-010 AS APPROVED MAY 19, 1993, AND RECORDED MAY 20, 1993, IN VOLUME 10 OF SHORT PLATS, PAGE 106, UNDER AUDITOR'S FILE NO. 9305200042, RECORDS OF SKAGIT COUNTY, WASHINGTON, BEING A PORITON OF GOVERNMENT LOTS 3 AND 4 OF SECTION 14, TOWNSHIP 35 NORTH, RANGE 7 EAST OF THE WILLAMETTE MERIDIAN, SITUATE IN SKAGIT COUNTY, WASHINGTON.

I/We do hereby irrevocably make, constitute, appoint and authorize with full powers of substitution, MANN FINANCIAL INC., DBA MANN MORTGAGE, ("Lender"), 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 JULY 13TH, 2005, executed by me 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 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 meet any other requirements in order for the loan/financing secured by the Manufactured Home and the Real Property 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. I 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 of the Manufactured Home may not be available or may be inaccurate. The Manufactured Home may be a factory order in the process of being constructed. Immediately, upon Lender's receipt of the serial number, I understand and agree that the above items may be completed and/or corrected by Lender 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 or 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 that may arise against such third party by reason of such third party having relied on the provisions of this instrument. I have given this Limited Power of Attorney in connection with a loan/financing to be given by Lender and to induce Lender to make financing available. It is coupled with



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an interest in the transaction and is irrevocable. This Limited Power of Attorney shall not be affected by my (our) subsequent incapacity, disability, or incompetence. I do further grant unto Lender 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 14th day of July, 2005

[Signature]
Borrower

LISA A. ARAGON
Printed Name

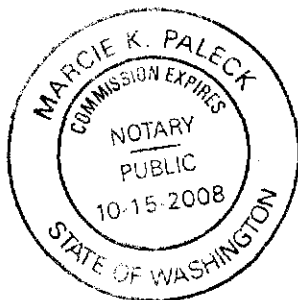
Borrower

Printed Name

STATE OF Washington
COUNTY OF Skagit, : SS.

On the 14 day of July, in the year 2005, before me, the undersigned, a Notary Public in and for said State, personally appeared LISA A. ARAGON, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(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 capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument.

SEAL



Marcie K. Paleck
Notary Public for the State of Washington
Printed Name
Residing at Mount Vernon
My Commission Expires October 15, 2008

MARCIE K. PALECK

ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.



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By signing below, Borrower accepts and agrees to the terms and covenants contained in this Rider.

Lisa A. Aragon
Borrower 1

LISA A. ARAGON
Printed Name

Borrower 2

Printed Name

STATE OF Washington,
COUNTY OF Skagit : SS.

On the 14th day of July, in the year 2005, before me, the undersigned, a Notary Public in and for said State, personally appeared LISA A. ARAGON, personally know to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me the he/she/they executed the same in his/her/their capacity(ies) and that by his/her/their signature(s) on the instrument, the individual (s), or the person on behalf of which the individual(s) acted, executed the instrument.

SEAL



MARCIE K. PALECK
Marcie Paleck
Notary Public for the State of Washington
Printed Name
Residing At Mount Vernon
My Commission Expires October 15, 2008



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