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**First
Mutual
Bank**

RECORDED AT THE REQUEST OF:
AND AFTER RECORDING RETURN TO:

First Mutual Bank - A Washington Corporation
400 108th Ave NE
Bellevue, WA 98004

REAL PROPERTY AND MANUFACTURED

HOME LIMITED POWER OF ATTORNEY

Chicago Title IC36892
Escrow BE10352

Grantor: GEOFFREY H. ARTHUR, SUSAN N. RICKETTS-ARTHUR
Additional names on pg. _____

Grantee: First Mutual Bank

Additional names on pg. _____

Legal Description: LT 1-3, BLK 3, PLAT OF RESERVED ADD TO TOWN OF MONTBORNE
Official legal description on page 5

Assessor's Tax Parcel ID#: 4136-003-003-0000 4136-003-001-0000

Reference # (If applicable): 7143222202

Additional number on pg. _____

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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).

The undersigned borrower(s), whether one or more, each referred to below as "I" or "me," residing at:
18592 MASON COURT, MOUNT VERNON WA 98274
("Present Address").

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

New/Used Year- 1995
Manufacturer- MARLETTE
Model Name/#- MARLETTE
Serial #- H-011938AIB
LengthXWidth- 52X27

permanently affixed to the real property located at 18592 MASON COURT, MOUNT VERNON WA 98274

("Property Address") and as more particularly described on Exhibit A attached hereto (the "Real Property"). I do hereby irrevocably make, constitute, appoint and authorize with full powers of substitution, First Mutual Bank, ("Lender"), its successors, assigns or designees as my agent and attorney-in-fact, in my name, place and stead in any 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 11/18/2005 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 housing unit may not be available or may be inaccurate. The manufactured housing unit may be a factory order in the process of



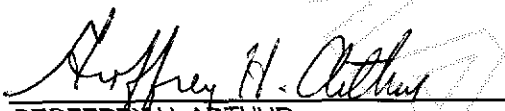
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being constructed. Immediately, upon Lender's receipt of the serial number, I understand and agree that the above items may be completed and/or corrected by Lender to properly disclose all the applicable home identifications, including the serial number. 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 the financing available. It is coupled with 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 18th day of November 2005.


GEOFFREY H. ARTHUR


SUSAN N. RICKETTS-ARTHUR

STATE OF WA)

COUNTY OF Skagit) ss.:

On the 18th day of November 2005,

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before me the undersigned, a Notary Public in and for said State, personally appeared GEOFFREY H. ARTHUR, SUSAN N. RICKETTS-ARTHUR, 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.

Marcia J. Jennings
Notary Signature

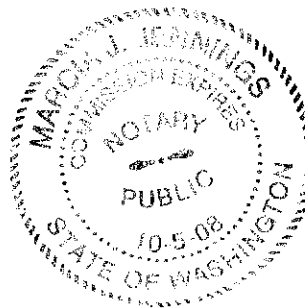
Marcia J. Jennings
Notary Printed Name

Notary Public; State of Washington

Qualified in the County of Skagit

My commission expires: 10/5/2008

Official Seal: _____



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EXHIBIT A

PROPERTY DESCRIPTION

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART OF.

EXHIBIT "A"

Lots 1 through 3, Block 3, PLAT OF RESERVED ADDITION TO THE TOWN OF MONTBORNE, according to the plat thereof recorded in Volume 2 of Plats, page 59, records of Skagit County, Washington;

TOGETHER WITH those portions of Division Street as vacated by Auditor's File Nos. 8412050012 and 8607210128, records of Skagit County, Washington.

Situated in Skagit County, Washington.

- END OF EXHIBIT "A" -



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