

AFTER RECORDING, RETURN TO:  
WELLS FARGO HOME MORTGAGE FINAL DOCUMENTS  
1000 BLUE GENTIAN ROAD  
MAC X9999-01M  
EAGAN, MN 55121



200609270165  
Skagit County Auditor

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**MANUFACTURED HOME AFFIDAVIT OF AFFIXATION**

This instrument prepared by Golf Savings Bank  
Loan Number: 103531

FIRST AMERICAN TITLE CO.

89251-2

Eino A Junnila

Being duly sworn, on his or her oath, state as follows:

1. Homeowner owns the manufactured home ("home") described as follows:

New New/Used	2007 Year	Fleetwood Manufacturer's name	Festival Model Name or Model No	31504 Manufacturer's Serial No	40 x 27 Length/Width
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2. The home was built in compliance with the Federal Manufactured Home Construction and Safety Standards Act.

3. If the Homeowner is the first retail buyer of the home, Homeowner is in receipt of (i) the manufacturer's warranty for the home, (ii) the consumer manual for the home, (iii) the insulation disclosure for the home, and (iv) the formaldehyde health notice for the home.

4. The home is or will be located at the following 'property address':  
11973 Kinley Lane, Concrete WA 98237

5. The Legal Description of the property address ("land") is typed below or attached:

SE 1/4 SW 1/4 SEC 34 TSP 35 N R 9 E

Tax Account Number: 350934-0-026-0000 P44989

6. The Homeowner is the owner of the land or, if not the owner of the land, is in possession of the real property pursuant to a lease in recordable form, and the consent of the lessor is attached to this affidavit.

7. The home \_\_\_\_\_ is X shall be anchored to the land by attachment to a permanent foundation, constructed in accordance with applicable state and local building codes and manufacturer's specifications in a manner sufficient to validate any applicable manufacturer's warranty, and permanently connected to appropriate residential utilities (e.g. water, gas, electricity, sewer) ("permanently affixed"). The Homeowner intends that the home be an immovable fixture and a permanent improvement to the land.

8. The home shall be assessed and taxed as an improvement to the land.

9. Homeowner agrees that as of today, or if the home is not yet located at the property address, upon the delivery of the home to the property address:

- All permits required by governmental authorities have been obtained;
- The foundation system for the home was designed by an engineer to meet the soil conditions of the land. All foundations are construction in accordance with applicable state and local building codes, and manufacturer's specifications in a manner sufficient to validate any applicable manufacturer's warranty.
- The wheels, axles, towbar, or hitch were removed when the home was placed on the property address; and
- The home is (i) permanently affixed to a foundation, (ii) has the characteristics of site-built housing, and (iii) is part of the land.

10. If the Homeowner is the owner of the land, any conveyance or financing of the home and the land shall be a single transaction under applicable state law.

11. Other than those disclosed in this affidavit, the Homeowner is not aware of (i) any other claim, lien or encumbrance affecting the home, (ii) any facts or information known to the Homeowner that could reasonably affect the validity of the title of the home or the existence or non-existence of security interests in it.

12. A Homeowner shall initial only one of the following, as it applies to title to the home:

       The home is not covered by a certificate of title. The original manufacturer's certificate of origin, duly endorsed to the homeowner, is attached to this affidavit, or previously was recorded in the real property records of the jurisdiction where the home is to be located

       The home is not covered by a certificate of title. After diligent search and inquiry, the Homeowner is unable to produce the original manufacturer's certificate of origin

  X   The   X   manufacturer's certificate or origin        certificate of title to the home   X   shall be        has been eliminated are required by applicable law

       The home shall be covered by a certificate of title.

13. This affidavit is executed by Homeowner(s) pursuant to applicable state law.

IN WITNESS WHEREOF, Homeowner(s) has executed this Affidavit in my presence and in the presence of the undersigned witnesses on this        day of       

*Eino A Junnila* (Seal)  
Homeowner 1

*Janae M. Devries*  
Witness

Eino A Junnila  
Printed Name

       (Seal)  
Homeowner 2

        
Witness

        
Printed Name

       (Seal)  
Homeowner 3

        
Witness

        
Printed Name

STATE OF Washington )  
COUNTY OF Skagit ) ss.;

On the 22nd day of Sept in the year 2006 before me, the undersigned, a Notary Public in and for said State, personally appeared Eino Junnila

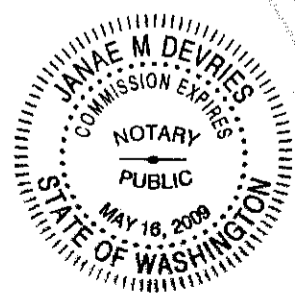
personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument.

*Janae M. Devries*  
Notary Signature

Janae M. Devries  
Notary Printed Name

Notary Public: State of Washington

Qualified in the County of Skagit



200609270165  
Skagit County Auditor

My commission expires: May 16, 2009

**Lender's Statement of Intent:**

The undersigned ("Lender") intends that the Home be an immovable fixture and a permanent improvement to the Land.

**Golf Savings Bank**  
Lender

By: [Signature]  
Authorized Signature

STATE OF Washington )  
COUNTY OF Snohomish ) ss.;

On the 20th day of September in the year 2006 before me, the undersigned, a Notary Public in and for said State, personally appeared Nancy Pearson, Corporate Officer, 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.

Tammy Miller  
Notary Signature

Tammy L. Miller  
Notary Printed Name

Notary Public: State of Washington

Qualified in the County of Snohomish

My commission expires: 5.9.07



Official Seal:



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**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.)

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

**11973 Kinley Lane, Concrete, WA 98237**

("Present Address").

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

New	2007	Fleetwood	Festival	31504	40 x 27
New/Used	Year	Manufacturer's Name	Model Name or Model No.	Serial No	Length x Width

permanently affixed to the real property located at **11973 Kinley Lane, Concrete WA 98237**  
("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, Wells Fargo Bank N.A., ("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 **September 20, 2006** 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, deed 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 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 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.



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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 I might or could do it personally present.

WITNESS my hand and seal this 22nd day of Sept 2006  
Eino Junnilla (Seal) Homeowner 1  
Janae M. Devries Witness

\_\_\_\_\_  
Printed Name  
\_\_\_\_\_  
Homeowner 2 (Seal) Witness

\_\_\_\_\_  
Printed Name  
\_\_\_\_\_  
Homeowner 3 (Seal) Witness

\_\_\_\_\_  
Printed Name

STATE OF Washington )  
COUNTY OF Skagit ) ss.;

On the 22nd day of Sept in the year 2006 before me, the undersigned, a Notary Public in and for said State, personally appeared Eino Junnilla, 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.

Janae M. Devries  
Notary Signature

Janae M. Devries  
Notary Printed Name

Notary Public: State of Washington

Qualified in the County of Skagit

My commission expires: May 16, 2009

Official Seal: \_\_\_\_\_



Drafted by: Golf Savings Bank

Loan Number: **103531**



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**Exhibit A  
PROPERTY DESCRIPTION**

The legal description of the Property Address ("Land") is typed below or please see attached legal description:



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**Legal description.**

The land referred to in this report/policy is situated in the State of Washington, County of Skagit, and is described as follows:

That portion of the Southeast  $\frac{1}{4}$  of the Southwest  $\frac{1}{4}$  of Section 34, Township 35 North, Range 9 East, W.M., described as follows:

Beginning at the intersection of the South line of said Southeast  $\frac{1}{4}$  of the Southwest  $\frac{1}{4}$  and the East line of the road along the West line of said subdivision; thence East along said South line 660 feet; thence North parallel with the West line of said subdivision 390 feet; thence West parallel with the South line of said subdivision 660 feet to a point on the East line of said road which is 390 feet North of the point of beginning; thence South 390 feet to the point of beginning.



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