

10/31/06
Date

MOUNT VERNON, WA.
Place of Recording



200610310161
Skagit County Auditor

10/31/2006 Page 1 of 6 2:14PM

Record & Return by Mail Pickup to:

NATIONAL CITY mortgage
Name

270 SECABILL DR. #2
Address 1

OAK HARBOR WA 98277
Address 2

FIRST AMERICAN TITLE CO.

A88972-34

Power of Attorney

Tax Parcel No. 340207-1-002-1401

Legal Description is at page 6

Lot	Block	Plat or Section
<u>2-A</u>		<u>SHORT PLAT NO. 28-85</u>
<u>34</u>	<u>2 E</u>	<u>W.M.</u>
Township	Range	Quarter/Quarter Section

This Instrument Prepared By:

VICKI HOFFMAN
Preparer's Name

ESCROW CLOSER / LPS
Preparer's Title

3202 Commercial AVE
Preparer's Address 1

ANACORTES, WA 98221
Preparer's Address 2

360-293-5423
Preparer's Telephone Number

Vicki Hoffman
Preparer's Signature

NATIONAL CITY mortgage
Lender's Name

270 SE CABOT DR #2
Lender's Address 1

OAK HARBOR WA 98227
Lender's Address 2

MARCELA BORGMEYER
MATTHEW A. TRADY
Borrower's Name

6814 DEER LAKE
Borrower's Address 1

ANACORTES WA 98221
Borrower's Address 2

**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 one or more, each referred to below as "I" or "me," residing at:

1715 BAKERVIEW CT

Street Address

ANACORTES Washington 98221 Skagit ("Present Address")
City State Zip County

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

Used 1980 Moduline
New/Used Year Manufacturer's Name

Candlewood 22x40 16621/2401
Model Name/Model No. Length/Width Manufacturer's Serial No.

Permanently affixed to the real property located at 6814 DEER LN
Street Address

ANACORTES Washington 98221 Skagit ("Property Address")
City State Zip County

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, National City Mortgage a division of

National City Bank

("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 10/27/2006 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



200610310161
Skagit County Auditor

UNRECORDED

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 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.




200610310161
Skagit County Auditor

10/31/2006 Page

3 of

6 2:14PM

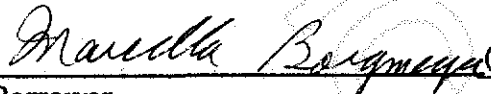
WITNESS my hand and seal this 29TH day of OCT., 2006

 (Seal)
Borrower

MATTHEW A TRACY
Printed Name

Witness (Seal)

Printed Name

 (Seal)
Borrower

MARCELLA BORGMEYER
Printed Name

Witness (Seal)

Printed Name



200610310161
Skagit County Auditor

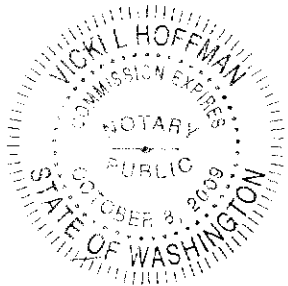
10/31/2006 Page 4 of 6 2:14PM

STATE OF Washington)
) ss.:
COUNTY OF Skagit)

On the 29th day of OCT. in the year 2006 before me,
the undersigned, a Notary Public in and for said State, personally appeared
MATTHEW A. TRACY AND MARCELLA BORGMEYER,
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.

Vicki L Hoffman
Notary Signature
VICKI L HOFFMAN
Notary Printed Name

Notary Public; State of WA
Qualified in the County of SKAGIT
My commission expires: 10-8-09
Official Seal:



10/31/2008 Page 5 of 6 2:14PM

EXHIBIT A

PROPERTY DESCRIPTION

Property Description Prepared By:

BRANDON HICKOK

Preparer's Name

301B Riverside Dr.

Preparer's Address 1

MOUNT VERNON WA 98273

Preparer's Address 2

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:

Lot "2-A" of Skagit County Short Plat No. 28-85, approved September 10, 1985 and recorded September 12, 1985, as Auditor's File No. 8509120023, in Book 7 of Short Plats, page 43, records of Skagit County, Washington; being a portion of Lot 2 of "CAMPBELL PARK ESTATES", as recorded in Book 1 of Surveys, page 83; in the North ½ of Section 7, Township 34 North, Range 2 East, W.M..



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10/31/2006 Page 6 of 6 2:14PM