

WHEN RECORDED RETURN TO:

NAME: Whidbey Island Bank
ADDRESS: 1266 Bouslog Road
CITY, STATE, ZIP: Burlington WA 98233



200612260015
Skagit County Auditor

12/26/2006 Page 1 of 6 9:35AM

DOCUMENT TITLE(s)

- 1. Manufactured Home Affidavit of Affixation
- 2.
- 3.
- 4.

FIRST AMERICAN TITLE CO.
A89751E-3

REFERENCE NUMBER(s) OF DOCUMENTS ASSIGNED OR RELEASED:

Additional numbers on page _____ of document

GRANTOR(s):

- 1. Walter E. Smith
- 2. Velma D. Smith
- 3.

Additional names on page _____ of document

GRANTEE(s):

- 1. Whidbey Island Bank
- 2.
- 3.

Additional names on page _____ of document

LEGAL DESCRIPTION

Lot-Unit: 5 through 7 Block: 5 Volume: 8 Page: 36 through 42
Section: Township: Range:
Plat Name: Holiday Hideaway No. 1

Additional legal description is on page _____ of document

ASSESSOR'S PROPERTY TAX PARCEL ACCOUNT NUMBER(s):

3926-005-007-00007 (P65950)

Additional legal description is on page _____ of document

The Recorder will rely on the information provided on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

Manufactured Home Affidavit of Affixation

Record and Return by Mail by Pickup to:

Wells Fargo Home Mortgage Final Documents
1000 Blue Gentian Road MAC X9999-01M
Eagan, MN 55121

This Instrument Prepared By:

Whidbey Island Bank
Preparer's Name

Real Estate Department
Preparer's Title

1266 Bouslog Road
Street Address

Burlington WA 98233
City, State, Zip

305432
Loan Number

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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[Type the name of each Homeowner signing this Affidavit]:

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

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

<u>New</u>	<u>2005</u>	<u>Marlette</u>	<u>Lakecrest</u>	<u>57/27</u>
New/Used	Year	Manufacturer's Name	Model Name or Model No.	Length/Width

HER025181ORA-B

Serial No.	Serial No.	Serial No.	Serial No.
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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":

<u>6358 South Shore Road</u>	<u>Anacortes</u>	<u>Skagit</u>	<u>WA</u>	<u>98221</u>
Street or Route	City	County	State	Zip Code

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

Lots 5 through 7, Block 5, "HOLIDAY HIDEAWAY NO. 1", as per plat recorded in
Volume 8 of Plats, pages 36 through 42, inclusive, records of Skagit County,
Washington.

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 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 immoveable fixture and a permanent improvement to the Land.

8. The Home shall be assessed and taxed as an improvement to the Land.

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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:
- a. All permits required by governmental authorities have been obtained;
 - b. The foundation system for the Home was designed by an engineer to meet the soil conditions of the Land. All foundations are 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.
 - c. The wheels, axles, towbar or hitch were removed when the Home was, placed on the Property Address; and
 - d. 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:

Closing Agent: please refer to the Manufactured Home and Land Supplemental Closing Instructions for completion instructions:

- 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.
- The manufacturer's certificate of origin and/or certificate of title to the Home shall be has been eliminated as 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.

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IN WITNESS WHEREOF, Homeowner(s) has executed this Affidavit in my presence and in the presence of the undersigned witnesses on this 8TH day of DECEMBER, 2006.

Walter E. Smith (SEAL)
Borrower #1

Witness

Walter E. Smith
Printed Name

Velma D. Smith (SEAL)
Borrower #2

Witness

Velma D. Smith
Printed Name

Borrower #3

Witness

Printed Name

Borrower #4

Witness

Printed Name

STATE OF WASHINGTON)

COUNTY OF SKAGIT) ss.:

On the 8TH day of DECEMBER in the year 2006 before me, the undersigned, a Notary Public in and for said State, personally appeared

WALTER E. SMITH AND VELMA D. SMITH

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.

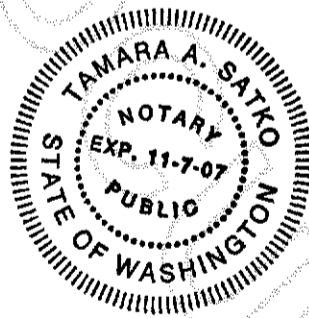
Tamara A Satko
Notary Signature

Official Seal:

TAMARA A. SATKO
Notary Printed Name

Notary Public; State of WASHINGTON
ACTING
Qualified in the County of SKAGIT

My commission expires: 11/7/07



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Lender's Statement of Intent

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

Whidbey Island Bank

Lender

By: *Karen L. Mitchell*

Authorized Signature

Karen L. Mitchell, Assistant Vice President

STATE OF WASHINGTON)

COUNTY OF SKAGIT)

ss.:

On the 5TH day of December in the year 2006 before me, the undersigned, a Notary Public in and for said State, personally appeared

Karen L. Mitchell

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.

Janice L. Verburg
Notary Signature

Janice L. Verburg

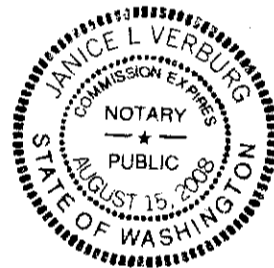
Notary Printed Name

Notary Public; State of Washington

Qualified in the County of Skagit(and all WA state counties)

My commission expires: 8/15/08

Official Seal:



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