



200703300238

Skagit County Auditor

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After recording return to:

MR. & MRS. Kenneth Bean
916 Garfield Street
Mount Vernon, WA.
98273

Prepared by:

First American Title
90895E-1

SPECIFIC DURABLE POWER OF ATTORNEY

NOTICE: IF YOU HAVE ANY QUESTIONS ABOUT THE POWERS YOU ARE GRANTING TO YOUR AGENT AND ATTORNEY-IN-FACT IN THIS DOCUMENT, OBTAIN COMPETENT LEGAL ADVICE. YOU MAY REVOKE THIS POWER OF ATTORNEY IF YOU LATER WISH TO DO SO.

I, Kenneth Bean whose address is 2443 Columbia Ave Everett Wa 98203, appoint Cheryl Walker, whose address is 2443 Columbia Ave Everett Wa 98203, as my agent and attorney-in-fact ("Agent") to act for me in any lawful way with respect to applying for and consummating financial transactions involving the Property (described below).

1. PROPERTY

The Property is described as: See exhibit A

Lot 6, "Westfield Place"

and has an address of 916 Garfield Street Mount Vernon Wa 98273

2. AGENT'S AUTHORITY

(YOU MUST CROSS OUT ALL POWERS YOU WISH TO WITHHOLD FROM YOUR AGENT)

P104167

Specific Durable Power of Attorney
1U015-XX (07/05) gsg

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I hereby authorize my Agent to do all acts necessary to obtain financing and pledge the Property as security on my behalf for the following purposes:

- Purchase the Property
- Refinance to pay off existing liens on the Property
- Construct a new dwelling on the Property
- Improve, alter or repair the Property
- Withdraw cash equity from the Property
- Establish a line of credit with the equity in the Property

3. SPECIAL INSTRUCTIONS

VA Loan: In the event my Agent applies for a loan on my behalf that is guaranteed by the Department of Veterans Affairs: (1) all or a portion of my entitlement may be used; (2) if this is a purchase transaction, the price of the Property is \$245600.00; (3) the amount of the loan to be secured by the Property is \$2245600.00 with va funding fee; and (4) I intend to use and occupy the Property as my home. My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

FHA Loan: I intend to use and occupy the Property as my home. My Agent is authorized to sign the loan application (only if I am incapacitated), receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

Conventional Loan: My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

4. GENERAL PROVISIONS

THIS POWER OF ATTORNEY IS EFFECTIVE IMMEDIATELY AND WILL CONTINUE UNTIL IT IS REVOKED BY ME. Any third party who receives a copy of this Power of Attorney may act under it. Revocation of this Power of Attorney is not effective as to a third party until the third party receives actual notice of the revocation. I agree to indemnify the third party for any claims that arise against the third party due to reliance on this Power of Attorney.

THIS POWER OF ATTORNEY IS NOT AFFECTED BY MY SUBSEQUENT DISABILITY OR INCAPACITY.

I HEREBY RATIFY AND CONFIRM ALL THAT MY AGENT MAY LAWFULLY DO OR CAUSE TO BE DONE BY VIRTUE OF THIS POWER OF ATTORNEY AND THE RIGHTS, POWERS AND AUTHORITY GRANTED HEREIN.

Paul J. Small 3-5-07
Witness Date

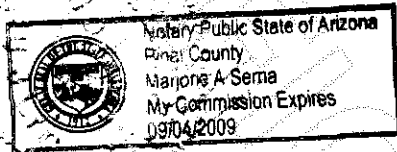
Gary H. 1 3-5-07
Witness Date

Donna B. Brown 3-5-07
Principal Date

ATTENTION NOTARY PUBLIC: If the acknowledgment below does not meet the statutory requirements of your authorizing state, complete a proper acknowledgment on a separate sheet of paper and attach it to this document.

STATE OF ARIZONA
COUNTY OF PINAL

Before me, on this day personally appeared Kenneth Bear
known to me (or proved to me on the oath of Marjorie A. Serna
or through _____) to be the person whose name is
subscribed to the foregoing instrument and acknowledged to me that s/he executed the same for the purposes and
consideration therein expressed.



Marjorie A. Serna
Notary Public

WARNING TO AGENT: THE AGENT AND ATTORNEY-IN-FACT, BY ACCEPTING OR ACTING UNDER THE APPOINTMENT, ASSUMES THE FIDUCIARY AND OTHER LEGAL RESPONSIBILITIES OF AN AGENT.



Escrow No.: 90895

EXHIBIT "A"

LEGAL DESCRIPTION

Lot 6, of the City of Mount Vernon Binding Site Plan No. MV-2-93, B.S.P., entitled "WESTFIELD PLACE", approved December 14, 1993, and recorded December 15, 1993, under Auditor's File No. 9312150018, in Volume 11 of Short Plats, Pages 32 and 33, records of Skagit County, Washington, being a portion of government Lot 13, of Section 19, Township 34 North, Range 4 East, W.M.



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