AFTER RECORDING, RETURN TO: DOCUMENT CONTROL GOLF SAVINGS BANK PO BOX 5010 LYNNWOOD, WA 98046



5/22/2007 Page

1 of

3 9:00AM

AND TITLE OF SKAGIT COUNTY Space above this line for recording data_

124277-SW

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.)

John L Milholland Jr.

Cynthias Milholland

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

8235 Lusk Road, Concrete, WA 98237

4619-000-005-0004 P105049

Lot 5 "EIK Run Estates"

("Present Address").

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

New

2007

Fleetwood

Americana

31666

62.10 x

New/Used Year

Manufacturer's Name

Model Name or Model No.

Serial No

Length x Width

permanently affixed to the real property located at 610 Shiloh Lane, Sedro Woolley WA 98284 ("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, US 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 April 26, 2007 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 senal 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.

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. 2007 ESS my hand and seal this John L Milholland J. Witness Printed Name Witness Printed Name (Seal) Witness Printed Name in the year **7** before me, the day of undersigned, a Notary Public in and for said te, personally appeared 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. Notary Signature Notary Public: State of Qualified in the County of My commission expires: Official Seal: Drafted by: Golf Savings Bank Loan Number: 108226

Thave given this Limited Power of Attorney in connection with a loan/financing to be given by Lender and to

2 of

Exhibit A PROPERTY DESCRIPTION

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

Lot 5, "ELK RUN ESTATES," (formerly known as Max Sutton Estates) as per plat recorded in Volume 15 of Plats, page 173, under Auditor's File No. 9405200050; being an Amendment to the Plat of "MAX SUTTON ESTATES," as per plat recorded in Volume 15 of Plats, pages 161 and 162, under Auditor's File No. 9403110077, which was recorded as an Amendment of the Plat of "MAX SUTTON ESTATES," as per plat recorded in Volume 15 of Plats, page 127 and 128, under Auditor's File No. 9401070082, records of Skagit County, Washington.

Situate in the County of Skagit, State of Washington.

Skagit County Auditor

5/22/2007 Page