



201002170042

Skagit County Auditor

2/17/2010 Page

1 of

5 1:49PM

SMITH, JOSHUA
SMITH, JAMIE

GUARDIAN NORTHWEST TITLE CO.

98882-1

SPECIFIC DURABLE POWER OF ATTORNEY

PTN BLK 32 KELLOGG AND FORD'S ADD TO ANNACORTES

[Space Above This Line For Recording Data]

3800-032-020-0005 P 57823

After Recording Return To:

JENNIFER TILLEY, PO BOX 1000, OAK HARBOR, WA 98277

Prepared By:

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. THIS DOCUMENT DOES NOT AUTHORIZE ANYONE TO MAKE MEDICAL AND OTHER HEALTH-CARE DECISIONS FOR YOU. YOU MAY REVOKE THIS POWER OF ATTORNEY IF YOU LATER WISH TO DO SO.

Section:

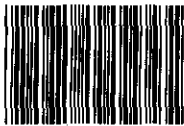
Block: PTN BLOCK 32

Lot:

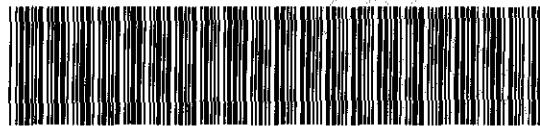
Unit:

Specific Durable Power of Attorney
1U015-XX (12/07)(d/i)

Page 1 of 4



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CASE #: LH464660670362

DOC ID #: 00021821997212009

I, Joshua D. SMITH

whose address is

2420 37TH ST

ANACORTES, WA 98221

appoint JAMIE SMITH

whose address is

2420 37th St. Anacortes WA 98221

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:

BE ATTACHED EXHIBIT A

and has an address of

2420 37TH ST

ANACORTES, WA 98221



2. AGENT'S AUTHORITY

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

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 \$ 0.00 ; (3) the amount of the loan to be secured by the Property is \$ 285,539.00 ; 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.



CASE #: LH464660670362

DOC ID #: 00021821997212009

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.

Joshua D Smith 8 JAN 10
Principal Date
JOSHUA D. SMITH

[Signature] 8 JAN 10
Witness Date
ROBERT AMATHIENS

[Signature] 8 Jan 10
Witness Date
Mark Calderon

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.

Notary Public must ensure the acknowledgment is in correct form.

STATE OF AK 379 AEW/JA
COUNTY OF APC

The foregoing instrument was acknowledged before me this

8th January 2010 by Mark L. Calderon
[Signature]
Notary Public

Specific Durable Power of Attorney
1U015-XX (12/07)

Page 4 of 4



201002170042
Skagit County Auditor

EXHIBIT "A"

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

Tract 3 of Survey recorded November 18, 1991, in Volume 12 of Surveys, pages 19 and 20, under Auditor's File No. 9111180093, records of Skagit County, Washington; being a portion of Lots 1, 2, 3, 19, 20 and vacated alley in Block 32, "KELLOGG AND FORD'S ADDITION TO ANACORTES, WASHINGTON", as per plat recorded in Volume 1 of Plats, page 41, records of Skagit County, Washington, more particularly described as follows:

Beginning at the Southeast corner of said Block 32, "KELLOGG AND FORD'S ADDITION TO ANACORTES, WASHINGTON", thence North $89^{\circ}23'48''$ West 269.97 feet along the South line of said Block 32 to the true point of beginning; thence North $00^{\circ}01'56''$ West, 100.00 feet parallel with the East line of said Block 32; thence North $62^{\circ}49'30''$ East, 51.66 feet; thence North $00^{\circ}01'56''$ West, 91.92 feet to the North line of said Block 32; thence North $89^{\circ}23'48''$ West, 75.97 feet along said North line to the Northwest corner of said Block 32; thence South $00^{\circ}01'56''$ East, 216.00 feet along the West line of said Block 32 to the Southwest corner thereof; thence South $89^{\circ}23'48''$ East, 30.00 feet along the South line of said Block 32 to the true point of beginning.



201002170042

Skagit County Auditor

2/17/2010 Page

5 of

5 1:49PM