



201204030027

Skagit County Auditor

4/3/2012 Page 1 of 4 11:33AM

Return Address:

LSI – North Recording Division
5039 Dudley Blvd
McClellan, CA 95652

ELS# 13517177

Please print or type information **WASHINGTON STATE RECORDER'S Cover Sheet** (RCW 65.04)

Document Title(s) (or transactions contained therein): (all areas applicable to your document **must** be filled in)

POWER OF ATTORNEY

Grantor(s) (Last name, first name, initials)

ANN WHEELER
JAMES J HALPERIN, A SINGLE PERSON
209 NORTH 18TH STREET, MOUNT VERNON, WA 98273

Additional names on page ___ of document.

Reference Number(s) of Documents assigned or released:

Additional reference #'s on page ___ of document

Grantee(s) (Last name first, then first name and initials)

BANK OF AMERICA NA

Legal description (abbreviated: i.e. lot, block, plat or section, township, range)

LOT 1, HIGHLAND GLEN DIV 1, VOL 11 OF PLATS, PG 52, SKAGIT CO, WA

Additional legal is on **Exhibit A** of document.

Assessor's Property Tax Parcel/Account Number Assessor Tax # not yet assigned

4348-000-001-0002

The Auditor/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.

Return to:
James J. Halperin
209 North 18th Street
Mount Vernon, WA 98273

Order no. 13517177/Ln#241766491

Recording Requested By:
LSI

POWER OF ATTORNEY FOR BORROWER

STATE OF)

) SS

COUNTY OF)

I, James J. Halperin, this 9 day of Feb 2012, whose primary residence is 209 North 18th Street, Mount Vernon, WA 98273, do hereby make, constitute and appoint the following as our true and lawful attorney-in-fact: Ann Wheeler, residing at: 187 Leavitt Road, Augusta, ME 04330

The above referenced attorney-in-fact may act for me and in my name, place and stead, and on my behalf, and for my use and benefit:

1. To borrow a sum of money from Bank Of America N.A., upon the security of the premises owned (or to be owned) by me and described as 209 North 18th Street, Mount Vernon, WA 98273. Legal description: See Attached Exhibit "A" Assessor's Parcel No: 4348-000-001-0002
2. To execute, acknowledge and deliver a promissory note or notes for the repayment of said amount referred to in Paragraph 1, and to execute, acknowledge and deliver a mortgage or deed of trust on the aforesaid property to secure the payment of said sum referred to in Paragraph 1 on like term with the note or notes;
3. To execute, acknowledge and deliver any and all other documents required in connection with said loan including, but not necessarily limited to Deeds, Disclosure Statements and Settlement Statements;
4. To receive checks or cash or any payments to be made to me in connection with said loan whether for adjustment of taxes, insurance premiums, surplus loan proceeds or otherwise;
5. To make any adjustments to documents which may be required at closing including but not necessarily limited to, the Settlement Statement, Disclosure Statement or otherwise;
6. To do any and all other acts which may be necessary or required to close the above referenced loan

Power of Attorney for JAMES HALPERIN page 1 of 2



201204030027
Skagit County Auditor

The rights, powers and authority of said attorney-in-fact granted in this instrument shall commence and be in full force and effect as of the date of the execution of this instrument, and such rights, powers and authority shall remain in full force and effect thereafter until I give notice in writing that such power is terminated, altered, revoked or amended, or Six (6) months from the date of this document.

The rights, powers and authority of said attorney - in - fact granted in this instrument shall not terminate upon my disability or incompetency.

James J. Halperin
James J. Halperin

State of Kingdom of Thailand
Bangkok Metropolis } SS
County of Embassy of the United States
of America

Kerry Webb
Consular Associate

On - 9 FEB 2012 20, before me, Kerry Webb,
personally appeared **James J. Halperin** who proved to me on the basis of satisfactory evidence to be the person(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 authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of _____ that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Kerry Webb
Notary Public
My Commission expires Indefinite

Kerry Webb
Consular Associate of the
United States of America



Power of Attorney for JAMES HALPERIN page 2 of 2



201204030027
Skagit County Auditor

Order No.: **13517177**
Loan No.: **241766491**

Exhibit A

The following described property:

Lot 1, Plat of Highland Glen Div. No. 1, according to the Plat thereof, recorded in Volume 11 of Plats, Page 52, Records of Skagit County, Washington.

Assessor's Parcel No: 4348-000-001-0002



201204030027
Skagit County Auditor