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:

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.

1, <u>Rober</u>	rt P.G	ardher		Δ			,
whose address is	1610EE	Blackburn	Road	mount	Vernon	WA	98274,
appoint	Merry	maricic	h	مر محمد (در) مربع			,
whose address is	1610 É	BIACKOU	n Road	1 mou	nt Verno	nWA	98274
as my agent and a					No		
consummating finar	ncial transaction	is involving the Pro	operty (descri	bed below).			

1. PROPERTY

The Property is described as: Lot 4 of Mount Vernon Short Plat MV-1-01 recorded under AF# 200108160009 being 9 portion of the IVW V4 SE V4

and has an address of 1610 E BIGCK burn Rd, Mount Vernon WA Skagit County Assessor's Parcel No. P-118237

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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 \$______; (3) the amount of the loan to be secured by the Property is \$______; 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 GRAVIED HEREIN.

Date u maniach Witness Date

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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 WASHINGA	
COUNTY OF	
Before me, on this day personally appeared	P. GARDWER
known to me (or proved to me on the oath of	
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 BRUCE G. LISSER	21
STATE OF WASHINGTON	4
NOTARY PUBLIC	Arealy
My Commission Expires 7-14-2016 Notary	ublic
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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.

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