



201303270145
Skagit County Auditor

3/27/2013 Page 1 of 9 1:17PM

Record and Return to:
WFHM FINAL DOCS X9998-01L
1000 BLUE GENTIAN ROAD
EAGAN, MN 55121

**Title Document: Real Property and Manufactured Home Limited
Power of Attorney**

Skagit County

Purpose: Record the Real Property and Manufactured Home Limited Power of Attorney.

Date:

March 13, 2013

Grantor (s):

Ron A. Wilson

Grantor's Address:

5163 Dusty Lane, Burlington, WA 98233

Grantee(s):

Wells Fargo Bank, N.A.

Grantee's Address:

2701 Wells Fargo Way, Minneapolis, MN 55467

Legal: Refer to the attached Parcel A & B

32-36-04 NE NW

Parcel Number: 50465

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.

Jan 22nd, 2013

Date

Legal Description:

Tax Parcel Number: _____

Legal Description at Page 5.

Place of Recording

Record and return to:

Wells Fargo Home Mortgage
Attn: Amanda Bun
2701 Wells Fargo Way
MAC: X9998-01L
Minneapolis, MN 55467

Lot Block Plat or Section

Township Range Quarter / Quarter Section

Instrument Prepared By:

Wells Fargo Home Mortgage
Amanda Bun
2701 Wells Fargo Way, X9998-01L
Minneapolis, MN 55467

Amanda Bun

Preparer's Signature

Homeowner/Borrower Name(s):

Ron A. Wilson

Borrower #1

Borrower #2

Borrower #3

Borrower #4

ATTENTION COUNTY CLERK: This instrument covers good that are to become fixtures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.

Page 1 of 5



201303270145
Skagit County Auditor

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

5163 Dusty Lane	Burlington	Skagit	WA	98233
Street or Route	City	County	State	Zip Code

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

Used	1982	Rex		48 x 24
New / Used	Year	Manufacturer's Name	Model Name or Number	Length / Width

MG3596AB

Serial Number	Serial Number	Serial Number	Serial Number
----------------------	----------------------	----------------------	----------------------

Permanently affixed to the real property located at:

5163 Dusty Lane	Burlington	Skagit	WA	98233
Street or Route	City	County	State	Zip Code

("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,

Wells Fargo 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 8/24/06 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, (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, deeds of trust and other documents, including releases of these items, which Lender 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 Home may not be available or may be inaccurate. The



Manufactured Home may be a factory order in the process of being constructed. Immediately, upon Lender's receipt of the serial 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 I 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. I have given this Limited Power of Attorney in connection with a loan/financing to be given by Lender and to 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 as I might or could do if personally present.



WITNESS my hand and seal this 29 day of Jan, 20 13.

Ron A. Wilson (SEAL)

Borrower #1
Ron A. Wilson

Witness

(SEAL)

Borrower #2

Witness

(SEAL)

Borrower #3

Witness

(SEAL)

Borrower #4

Witness

STATE OF Washington

COUNTY OF Skagit) ss.:

On the 29th day of January in the year 2013 before me, the undersigned, a Notary Public in and for said State, personally appeared

Ron A. Wilson,

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.

[Signature]
Notary Signature

Kerri Serna
Notary Printed Name

Notary Public; State of Washington

Qualified in the County of Skagit

My commission expires: 1-26-2014

Official Seal:

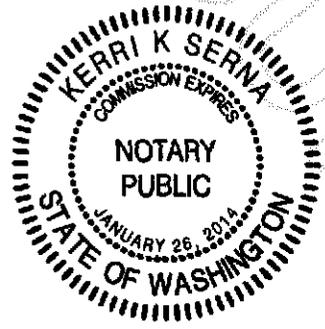


EXHIBIT "A"

PARCEL A:

The North Half of the Southeast Quarter of the Northeast Quarter of the Northwest Quarter of Section 32, Township 36 North, Range 4 East of the Willamette Meridian;

EXCEPT the West 30 feet.

Situated in Skagit County, Washington.

PARCEL B:

A non-exclusive easement for ingress and egress over the West 30 feet of the East Half of the Northeast Quarter of the Northwest Quarter; the East 30 feet of the Southwest Quarter of the Northeast Quarter of the Northwest Quarter; the West 30 feet of the East Half of the Southeast Quarter of the Northwest Quarter; and the East 30 feet of the West Half of the Southeast Quarter of the Northwest Quarter, all in Section 32, Township 36 North, Range 4 East of the Willamette Meridian;

EXCEPT the West 30 feet of the North Half of the Southeast Quarter of the Northeast Quarter of the Northwest Quarter.

Situated in Skagit County, Washington.

- END OF EXHIBIT "A" -



201303270145

Skagit County Auditor

Jan 22nd, 2013

Date

Record and return to:

Wells Fargo Home Mortgage
Attn: Amanda Bun
2701 Wells Fargo Way
MAC: X9998-01L
Minneapolis, MN 55467

MANUFACTURED HOME RIDER TO SECURITY INSTRUMENT

This Rider is made this 8/24/06, and is incorporated into and amends and supplements the Mortgage, Open-End Mortgage, Deed of Trust, or Credit Line Deed of Trust, Security Deed ("Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Note to Wells Fargo Bank NA ("Lender") of the same date ("Note") and covering the Property described in the Security Instrument located at: 5163 Dusty Lane, Burlington WA 98233

(Property Address)

Borrower and Lender agree that the Security Instrument is amended and supplemented to read as follows:

- 1. Meaning of Some Words.** As used in this Rider, the term "Loan Documents" means the Note, the Security Instrument and any Construction Loan Agreement, and the term "Property", as that terms is defined in the Security Instrument, includes the "Manufactured Home" described in paragraph 3 of this Rider. All terms defined in the Note or the Security Instrument shall hav the same meaning in this Rider.
- 2. Purpose and Effect of Rider.** IF THERE IS A CONFLICT BETWEEN THE PROVISIONS IN THIS RIDER AND THOSE IN THE SECURITY INSTRUMENT, THE PROVISIONS IN THIS RIDER SHALL CONTROL. THE CONFLICTING PROVISIONS IN THE SECURITY INSTRUMENT WILL BE ELIMINATED OR MODIFIED AS MUCH AS IS NECESSARY TO MAKE ALL OF THE CONFLICTING TERMS AGREE WITH THIS RIDER.
- 3. Lender's Security Interest.** All of Borrower's obligations secured by the Security Instrument also shall be secured by the Manufactured Home.

USED	1982	Rex		48 x 24
New / Used	Year	Manufacturer's Name	Model Name or Number	Length / Width
MG3596AB				
Serial Number	Serial Number	Serial Number	Serial Number	



4. Affixation. Borrower covenants and agrees:

- a. to affix the Manufactured home to a permanent foundation on the Property;
- b. to comply with all Applicable Law regarding the affixation of the Manufactured Home to the Property;
- c. upon Lender's request, to surrender the certificate of title to the Manufactured Home, if surrender is permitted by Applicable Law, and to obtain the requisite governmental approval and documentation necessary to classify the Manufactured Home as real property under Applicable Law;
- d. that affixing the Manufactured Home to the Property does not violate any zoning laws or other local requirements applicable to the Property;
- e. that the Manufactured Home will be, at all times and for all purposes, permanently affixed to and part of the Property.

5. Charges; Liens. Section 4, Paragraph 1 of the Security Instrument is amended to add a new third sentence to read:

Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph and receipts evidencing the payments.

6. Property Insurance. Section 5, Paragraph 1 of the Security Instrument is amended to add a new second sentence to read:

Whenever the Manufactured Home is transported on the highway, Borrower must have trip insurance.

7. Notices. The second sentence of Section 15 of the Security Instrument is amended by inserting the words "unless otherwise required by law" at the end.

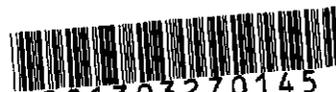
8. Additional Events of Default. Borrower will be in default under the Security Instrument:

- a. if any structure on the Property, including the Manufactured Home, shall be removed, demolished, or substantially altered;
- b. if Borrower fails to comply with any requirement of Applicable Law (Lender, however, may comply and add the expense to the principal balance Borrower owes to Lender); or
- c. if Borrower grants or permits any lien on the Property other than Lender's lien, or liens for taxes and assessments that are not yet due and payable.

9. Notice of Default. If required by Applicable Law, before using a remedy, Lender will send Borrower any notice required by law, and wait for any cure period that the law may require for that remedy.

10. Additional Rights of Lender in Event of Foreclosure and Sale. In addition to those rights granted in the Note and Security Instrument, Lender shall have the following rights in the event Lender commences proceedings for the foreclosure and sale of the Property.

- a. At Lender's option, to the extent permitted by Applicable Law, Lender may elect to treat the Manufactured Home as personal property ("Personal Property Collateral"). Lender may repossess peacefully from the place where the Personal Property Collateral is located without Borrower's permission. Lender also may require Borrower to make the Personal Property Collateral available to Lender at a place Lender designates that is reasonably convenient to Lender and Borrower. At Lender's option, to the extent permitted by Applicable Law, Lender may detach and remove Personal Property



Collateral from the Property, or Lender may take possession of it and leave it on the Property. Borrower agrees to cooperate with lender if Lender exercises these rights.

b. After Lender repossesses, Lender may sell the Personal property Collateral and apply the sale proceeds to the Lender's reasonable repossession, repair, storage and sale expenses, and then toward any other amounts Borrower owes under the Loan Documents.

c. In the event of any foreclosure sale, whether made by Trustee, or under judgment of a court, all of the real and Personal Property Collateral may, at the option of Lender, be sold as a whole or in parcels. It shall not be necessary to have present at the place of such sale the Personal Property Collateral or any part thereof. Lender, as well as Trustee on Lender's behalf, shall have all the rights, remedies and recourse with respect to the Personal Property Collateral afforded to a "Secured Party" by Applicable Law in addition to, and not in limitation of, the other rights and recourse afforded lender and/or Trustee under the Security Instrument.

By signing below, Borrower accepts and agrees to the terms and covenants contained in this Rider.

Ron A. Wilson (SEAL)
Borrower #1
Ron A. Wilson

Borrower #2

Borrower #3

Borrower #4

STATE OF Washington) ss.:
COUNTY OF Skagit)

On the 29th day of January in the year 2013 before me, the undersigned, a Notary Public in and for said State, personally appeared

Ron A. Wilson

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.

Kerri Serna
Notary Signature

Kerri Serna
Notary Printed Name

Notary Public; State of Washington

Qualified in the County of Skagit

My commission expires: 1-20-2014

Official Seal:



201303270145
Skagit County Auditor