

WHEN RECORDED, RETURN TO:  
FIRST AMERICAN MORTGAGE SERVICES  
1100 SUPERIOR AVENUE, SUITE 200  
CLEVELAND, OHIO 44114  
NATIONAL RECORDING



201304040004  
Skagit County Auditor

4/4/2013 Page 1 of 6 9:57AM

**Document Title(s)**

REAL PROPERTY AND MANUFACTURED HOME LIMITED POWER OF ATTORNEY

**Reference Numbers(s) of related documents**

Additional Reference #s on page

**Grantor(s)** (Last, First and Middle Initial)

RAMERMAN, GERALD A

Additional grantors on page

**Grantee(s)** (Last, First and Middle Initial)

MORTGAGE INVESTORS CORPORATION

Additional grantees on page

**Legal Description** (abbreviated form: i.e. lot, block, plat or section, township, range, quarter/quarter)

TRACT 13 SP# 518-81 HIDDEN MEADOWS VOL 5 PG 91-93 AFN 8107070003 (PTN SEC 33,  
TWP 36N R 4E W.M. & SEC 4 TWP 35N R 4E W.M.) SKAGIT CO WA

Additional legal is on page 4

**Assessor's Property Tax Parcel/Account Number**

P50629

Additional parcel #s on page

The Auditor/Recorder will rely on the information provided on this form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

~~After Recording Return To~~  
MORTGAGE INVESTORS CORPORATION  
ATTN: FINAL DOCUMENT DEPARTMENT  
6090 CENTRAL AVENUE  
ST. PETERSBURG, FL 33707

LOAN #: 13100173782  
MIN: 1000733-0000773937-2

**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.)

The undersigned borrower(s), **GERALD A RAMERMAN**

whether one or more, each referred to below as "I" or "me," residing at:

**20219 PARKRIDGE LANE  
Sedro Woolley, WA 98284**

("Mailing Address").

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

New \_\_\_\_\_ Used  Year 1998 Length 66 Width 28  
Make LIBERTY  
Model Name or Model No. LIBERTY  
Serial No. 09L32350XU  
Serial No. \_\_\_\_\_  
Serial No. \_\_\_\_\_  
Serial No. \_\_\_\_\_



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permanently affixed to the real property located at

20219 PARKRIDGE LANE  
Sedro Woolley, WA 98284  
Skagit

(Street Address)  
(City, State, Zip)  
(County)

("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, **MORTGAGE INVESTORS CORPORATION, AN OHIO CORPORATION**

("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 **FEBRUARY 20, 2013** 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, deeds 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 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.



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UNOFFICIAL DOCUMENT

LOAN #: 13100173782

WITNESS my hand and seal this 20TH day of FEBRUARY, 2013.

Gerald A Ramerman (Seal)  
GERALD A RAMERMAN

STATE OF WASHINGTON

COUNTY OF Skagit )  
 ) ss.:

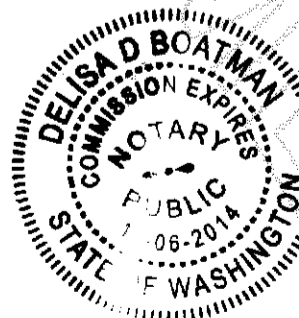
On the 20th day of February in the year 2013 before me, the undersigned, a Notary Public in and for said State, personally appeared GERALD A RAMERMAN

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.

Delisa D Boatman  
Notary Signature

Official Seal:

Delisa D Boatman  
Notary Printed Name



Notary Public; State of Washington

Qualified in the County of Skagit

My commission expires: 11/16/2014



201304040004

Skagit County Auditor

**EXHIBIT 'A'**

File No.: 46495047LA (mk)

**TRACT 13, SHORT PLAT NO. 518-81, REVISED, ENTITLED "HIDDEN MEADOWS", APPROVED JULY 6, 1981, AND RECORDED JULY 7, 1981, IN VOLUME 5 OF SHORT PLATS, PAGES 91, 92 AND 93, UNDER AUDITOR'S FILE NO. 8107070003, RECORDS OF SKAGIT COUNTY, WASHINGTON, BEING A PORTION OF SECTION 33, TOWNSHIP 36 NORTH, RANGE 4 EAST, W.M., AND SECTION 4, TOWNSHIP 35 NORTH, RANGE 4 EAST, W.M.**

**TOGETHER WITH A NON-EXCLUSIVE EASEMENT FOR INGRESS, EGRESS AND UTILITIES OVER, UNDER AND ACROSS CERTAIN ROADWAYS SHOWN AS TRACT "A" ON THE FACE OF SAID SHORT PLAT NO. 518-81.**

**ALSO TOGETHER WITH AN EXCLUSIVE EASEMENT FOR SEPTIC DRAINFIELD PURPOSES INCLUDING RIGHT OF INGRESS AND EGRESS TO REBUILD, MAINTAIN AND REPAIR THE SAME OVER, UNDER AND ACROSS THOSE PORTIONS OF TRACT 12 OF THAT CERTAIN 5 ACRE PARCEL MAP NO. 518-81, ENTITLED "HIDDEN MEADOWS", APPROVED JULY 6, 1981, AND RECORDED JULY 7, 1981, UNDER AUDITOR'S FILE NO. 8107070003, IN VOLUME 5 OF SHORT PLATS, PAGES 91, 92 AND 93, RECORDS OF SKAGIT COUNTY, WASHINGTON, BEING A PORTION OF SECTIONS 32 AND 33, OF TOWNSHIP 36 NORTH, RANGE 4 EAST, W.M., AND SECTION 5, TOWNSHIP 35 NORTH, RANGE 4 EAST, W.M., DESCRIBED AS FOLLOWS:**

**(1) A 10 FOOT WIDE STRIP OF LAND BEING 5 FEET ON EACH SIDE OF THE FOLLOWING DESCRIBED LINE:**

**BEGINNING AT A POINT ON THE SOUTHWESTERLY LINE OF PARK RIDGE LANE, AS DELINEATED ON THE FACE OF SAID 5 ACRE PARCEL MAP NO. 518-81, AT A POINT THAT IS 5 FEET NORTHWESTERLY OF THE MOST EASTERLY CORNER OF SAID TRACT 12, AS MEASURED AT RIGHT ANGLES TO THE MOST SOUTHEASTERLY LINE OF SAID TRACT 12, SAID POINT BEING THE TRUE POINT OF BEGINNING OF SAID CENTERLINE; THENCE SOUTH 50 DEGREES 56'51" WEST PARALLEL TO THE MOST SOUTHEASTERLY LINE OF SAID TRACT 12, A DISTANCE OF 130 FEET TO A POINT HEREINAFTER REFERRED TO AS POINT "A"; THENCE CONTINUE SOUTH 50 DEGREES 56'51" WEST, A DISTANCE OF 10 FEET TO THE TERMINUS OF SAID CENTERLINE.**

**(2) A 12 FOOT WIDE STRIP OF LAND BEING 6 FEET ON EACH SIDE OF THE FOLLOWING DESCRIBED CENTERLINE BEGINNING AT THE HEREIN ABOVE REFERRED TO POINT "A"; THENCE NORTHWESTERLY AT A RIGHT ANGLE TO THE MOST SOUTHEASTERLY LINE OF SAID TRACT 12, A DISTANCE OF 50 FEET TO THE TERMINUS OF SAID CENTERLINE.**

**FOR INFORMATION ONLY:**

**PTN. SECTION 33, TOWNSHIP 36, RANGE 4 AND PTN. SECTION 3, TOWNSHIP 35, RANGE 4, AKA TRACT 14, SHORT PLAT NO. 518-81 "HIDDEN MEADOWS"**

**TOGETHER WITH A MULTI-WIDE MANUFACTURED HOME, which is permanently affixed and attached to the land and is part of the Real Property and which, by intention of the parties, shall constitute a part of the realty and shall pass with it:**

*1 of 2*



Year/Make: 1998/LIBERTY

L X W: 66X28

VIN #: 09L32350XU

A.P.N. P50629



RAMERMAN

46495047

WA

FIRST AMERICAN ELS  
POWER OF ATTORNEY



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