

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



201307300078

Skagit County Auditor

\$77.00

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POWER OF ATTORNEY

This page is part of an official document.

GRANTOR\BORROWER: MICHAEL J DOWNING AND LINDA M DOWNING

GRANTEE\LENDER: MORTGAGE INVESTORS CORPORATION

PARCEL: 350412-013-1300

ABBREVIATED LEGAL DESCRIPTION:

**SECTION 12, TOWNSHIP 35, RANGE 4; PTN. WEST 1/2 OF THE NORTHEAST 1/4 AKA
LOT 3, SHORT PLAT 92-053**

FULL LEGAL DESCRIPTION LOCATED ON PAGE 5

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

LOAN #: 13100185141
MIN: 1000733-0000785296-9

**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), **MICHAEL J. DOWNING AND LINDA M. DOWNING**

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

7402 HAYES LANE

Sedro Woolley, WA 98284

("Mailing Address").

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

New _____ Used x Year 1991 Length 60 Width 28
Make SPRING
Model Name or Model No. SPRING
Serial No. 1R910640D
Serial No. _____
Serial No. _____
Serial No. _____



LOAN #: 13100185141

permanently affixed to the real property located at

7402 HAYES LANE

(Street Address)

Sedro Woolley, WA 98284

(City, State, Zip)

Skagit

(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 **JUNE 28, 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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LOAN #: 13100185141

WITNESS my hand and seal this 28TH day of JUNE, 2013.

[Signature] (Seal)
MICHAEL J. DOWNING

[Signature] (Seal)
LINDA M. DOWNING

STATE OF WASHINGTON
COUNTY OF Skagit

) ss.:
)

On the 28 day of June in the year 2013 before me,
the undersigned, a Notary Public in and for said State, personally appeared MICHAEL J.
DOWNING AND LINDA M. DOWNING

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

Cynthia Ann Huseman
Notary Printed Name

Notary Public; State of Washington
Qualified in the County of Skagit
My commission expires: 2-20-2016

Official Seal:



LOAN #: 13100185141

**Exhibit A
PROPERTY DESCRIPTION**

The legal description of the Property Address ("Land") is typed below or please see attached legal description:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".

APN #: P36263

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EXHIBIT 'A'

File No.: **47015787LA (mk)**

LOT 3 OF SKAGIT COUNTY SHORT PLAT NO. 92-053, APPROVED JANUARY 29, 1996, RECORDED FEBRUARY 7, 1996 IN VOLUME 12 OF SHORT PLATS, PAGE 73, UNDER AUDITOR'S FILE NO. 962070094, RECORDS OF SKAGIT COUNTY, WASHINGTON; BEING A PORTION OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 12, TOWNSHIP 35 NORTH, RANGE 4 WEST, W.M.;

TOGETHER WITH A NON-EXCLUSIVE EASEMENT FOR INGRESS, EGRESS AND UTILITIES OVER AND ACROSS HAYES LANE AS DELINEATED ON THE FACE OF THE SHORT PLAT.

FOR INFORMATION ONLY:

SECTION 12, TOWNSHIP 35, RANGE 4; PTN. WEST 1/2 OF THE NORTHEAST 1/4 AKA LOT 3, SHORT PLAT 92-053

TOGETHER WITH A MULTIWIDE 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:

Year/Make: 1991/SPRING

L X W: 60X28

VIN #: 1R910640D

A.P.N. P36263, 350412-1-013-1300

 **DOWNING**
47015787
FIRST AMERICAN ELS
POWER OF ATTORNEY


WA

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