



201310020018

Skagit County Auditor

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9 9:12AM

Recording Requested by: LSI
When recorded return to:
East Recording Solutions
700 Cherrington Parkway
Coraopolis, PA 15108

Document Title(s)
Power of Attorney
ELS# 16178080

Reference Number(s) of related document
Additional reference #'s on page

Grantor(s) (Last, first and Middle Initial)
Byerly, Todd Cameron

Grantee(s) (Last, First and Middle Initial)
Swift, Elizabeth Anne

Legal Description (abbreviated form: i.e. lot, block, plat or section, township, range quarter)
That portion of Government Lots 1 and 2 of Section 14, Township 35 North, Range 6 East
of the Willamette Meridian, described as follows: Beginning at the Southeast corner of Block A, Town
Plat of Hamilton, according to the Plat thereof recorded in Volume 1 of Plats, Page 15, records of Skagit
County, Washington;
Full legal Description on Exhibit A

Assessor's Property Tax Parcel/Account Number
41110020010003
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. I am requesting an emergency nonstandard Recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements May cover up or otherwise obscure some part of the text of the original document.

Signature of Requesting Party

Prepared by/Return to:
LSI Title Agency, Inc.
Attn: Recording Department
700 Cherrington Parkway
Coraopolis, PA 15108
Order # 16178080

LIMITED DURABLE POWER OF ATTORNEY

Caution: this is an important document. It gives the person whom you designate (your "Agent" also called "Attorney in Fact") broad powers for a specific transaction, to handle your property during a certain period of time, which may include powers to mortgage, sell or otherwise dispose of your real property without advance notice to you or approval by you. These powers will continue to exist even after you have become disabled or incompetent. This document does not authorize anyone to make medical or other health care decisions. You may execute a different document, a health care proxy to do this. If there is anything about this form that you do not understand, you should ask an attorney to explain it to you.

BE IT KNOWN, that **Todd Cameron Byerly**, whose address is **1307 Naff Rd, Colville, WA 99114** has made and appointed, and by these presents does make and appoint the following person, **Elizabeth Anne Swift** whose address is **1307 Naff Rd, Colville, WA 99114** my/our true and lawful attorney in fact (also called agent) for them and in their name, place and stead for the following specific and limited purposes:

(1) Refinancing of Real Estate located at **201 FIRST ST. HAMILTON WA 98255-0000** ~~1307 Naff Rd, Colville, WA 99114~~, more fully described in Exhibit "A" attached hereto, and to be refinanced with **JP Morgan Chase Bank, NA**, said refinancing to occur on or about **April 2013** in an amount not to exceed **\$167,650.00**.

(2) To mortgage, finance, refinance, hypothecate, assign, transfer, and in any manner deal with the real estate to effectuate the above referenced financing (which may also be called "banking transactions" under state statute);

(3) To execute, acknowledge, and deliver escrow instructions, and all Closing Documents which including but not limited to: Notes, Deeds, Mortgages/Deeds of Trust, Subordinations, security instruments, riders, attachments and addenda, including any documents necessary or requested as part of this transaction by Title Insurer, Lender or the other parties to the transaction, those documents needed by governmental and taxing authorities, covenants, agreements and assignments of agreements, assignments of mortgages, assignments of deeds of trust, to secure the referenced indebtedness, lien waivers, encumbrance or waiver of homestead and any marital rights necessary to obtain the financing, settlement statements, truth in lending disclosures, loan applications, HUD 1 and other written instruments of whatever kind and nature, all upon such terms and conditions as said attorney in fact (also called agent) shall approve.



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State of WASH

County of Stevens

BEFORE ME personally appeared **Todd Cameron Byerly**, who is/are personally known to me or who has produced drivers license as identification (or proved to me on the basis of satisfactory evidence) to be the person described in and who executed the foregoing Power of Attorney instrument and acknowledged before me that they executed the same, and desired the same be recorded as such.

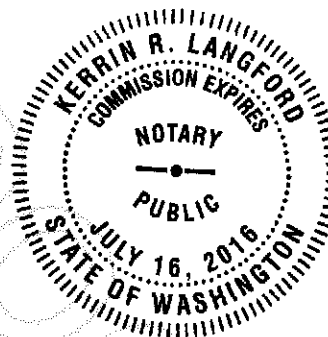
WITNESS my hand and official seal in the county and state aforesaid this 17 day of

April ~~17~~, 2013.

Kerrin R. Langford

Notary Public

My Commission Expires:



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ACKNOWLEDGMENT OF ATTORNEY-IN-FACT

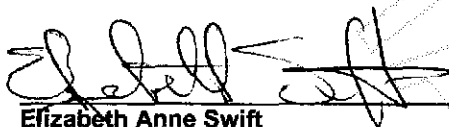
I, **Elizabeth Anne Swift**, have read the attached power of attorney and am the person identified as the attorney-in-fact (the "agent") for the principal. I hereby acknowledge that in the absence of a specific provision to the contrary in the power of attorney or in state law, when I act as agent:

I shall exercise the powers for the benefit of the principal.

I shall keep the assets of the principal separate from my assets.

I shall exercise reasonable caution and prudence.

I shall keep a full and accurate record of all actions, receipts and disbursements on behalf of the principal.


Elizabeth Anne Swift

Signature of Attorney-in-Fact

Date

On the 17th day of April in the year 2013 before me, the undersigned, personally appeared **Elizabeth Anne Swift**, 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 as agent/attorney in fact 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 upon behalf of which the individual(s) acted, executed the instrument, and that such individual made such appearance before the undersigned in the city/township of Colville, County of Stevens, State/Commonwealth of Washington.

WITNESS my hand and official seal in the county and state aforesaid this 17th day of

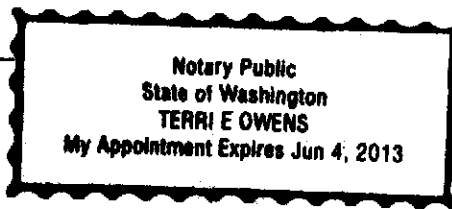
April 17, 2013.



Notary Public

My Commission Expires:

June 4, 2013



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Further giving and granting said attorney in fact (also called agent), full power and authority to do and perform all and every act and thing whatsoever necessary to be done in and about the specific and limited premises (setout herein) as fully, to all intents and purposes, as might or could be done if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that said attorney in fact (also called agent) should lawfully do or cause to be done by virtue hereof.

This Power of Attorney shall become effective immediately, and shall not be affected by my subsequent disability, incapacity or lack of mental competence, except as may be provided otherwise by an applicable state statute. This is a Durable Power of Attorney. This Power of Attorney shall continue effective until my death. I may revoke this Power of Attorney at any time by providing written notice to my Attorney in Fact (also called agent), however such revocation shall not be effective as to third parties acting in reliance upon this Power of Attorney if recorded, unless and until the revocation is similarly recorded in the same county and state registry or other established records for the recording of Powers of Attorney. This Power of Attorney is limited to a specific refinance, and the powers noted shall continue only through and including any post closing corrections, amendments and follow up procedures, but shall cease when the refinance and all post-closing matters are fully accomplished.

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 THAT REVOCATION OR TERMINATION HEREOF SHALL BE INEFFECTIVE AS TO SUCH THIRD PARTY UNLESS AND UNTIL ACTUAL NOTICE OR KNOWLEDGE OF SUCH REVOCATION OR TERMINATION SHALL HAVE BEEN RECEIVED BY SUCH THIRD PARTY, 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.

Dated 17 April, 2013.


Todd Cameron Byerly

Specimen signature of Elizabeth Anne Swift: _____



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AFFIDAVIT AS TO POWER OF ATTORNEY BEING IN FULL FORCE

STATE OF Washington)
) ss.
COUNTY OF Stevens)

I/WE, Elizabeth Anne Swift, being duly sworn, state:

1. Elizabeth Anne Swift ("Attorney-in Fact") of Skagit County, Washington, received a written Power of Attorney on April 18th, 2013, in which Todd Cameron Byerly ("Principal") appointed the undersigned as his/her attorney(s)-in-fact.

2. As attorney(s)-in-fact and under and by virtue of the Power of Attorney, I/we have this date executed the following described instrument (s):

A mortgage with JP Morgan Chase Bank, NA in an amount not to exceed \$167,650.00, with respect to property located at 1307 Naff Rd, Colville, WA 99114.

3. At the time of executing the above described instrument I/we had no actual knowledge or actual notice of revocation or termination of the Power of Attorney by death, disability or otherwise, or notice of any facts indicating the same.

4. I/we represent that the principal is now alive; has not, at any time, revoked or repudiated the power of attorney; and the power of attorney still is in full force and effect.

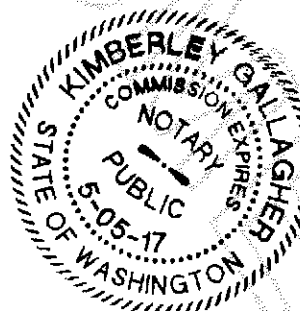
5. I/we make this affidavit for the purpose of inducing LSI/Chicago Title Insurance Company and Fidelity Title Insurance Company to accept delivery of the above described instrument, as executed by me/us in my/our capacity of attorney(s)-in-fact for the Principal.

Elizabeth Anne Swift
Elizabeth Anne Swift, Attorney-in-fact

Acknowledged/Sworn to before me of May, 2013, this 22 day Kimberley Gallagher

Kimberley Gallagher Notary Public

My commission expires: 5-5-17



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ACKNOWLEDGMENT OF ATTORNEY-IN-FACT

I, **Elizabeth Anne Swift**, have read the attached power of attorney and am the person identified as the attorney-in-fact (the "agent") for the principal. I hereby acknowledge that in the absence of a specific provision to the contrary in the power of attorney or in state law, when I act as agent:

I shall exercise the powers for the benefit of the principal.

I shall keep the assets of the principal separate from my assets.

I shall exercise reasonable caution and prudence.

I shall keep a full and accurate record of all actions, receipts and disbursements on behalf of the principal.

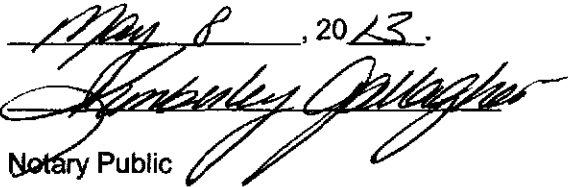

Elizabeth Anne Swift

Signature of Attorney-in-Fact

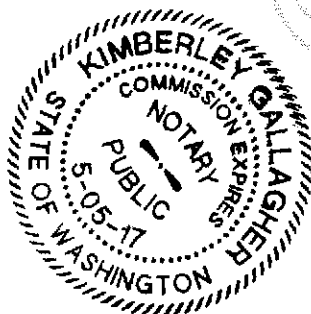
5/8/2013
Date

On the 8th day of May in the year 2013 before me, the undersigned, personally appeared **Elizabeth Anne Swift**, 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 as agent/attorney in fact 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 upon behalf of which the individual(s) acted, executed the instrument, and that such individual made such appearance before the undersigned in the city/township of Colville, County of Stevens, State/Commonwealth of Washington.

WITNESS my hand and official seal in the county and state aforesaid this 8th day of

May, 2013.

Notary Public

My Commission Expires:



201310020018

Order No.: **16178080**
Loan No.: **1223156344**

Exhibit A

The following described property:

Parcel A:

That portion of Government Lots 1 and 2 of Section 14, Township 35 North, Range 6 East of the Willamette Meridian, described as follows:

Beginning at the Southeast corner of Block A, Town Plat of Hamilton, according to the Plat thereof recorded in Volume 1 of Plats, Page 15, records of Skagit County, Washington; Thence Northwesterly along the Southerly line of said Town Plat of Hamilton, a distance of 750 feet, more or less, to the Southeast corner of Lot 1, Block D, of said Town Plat of Hamilton;

Thence Southwesterly along the Southwesterly extension of the Westerly line of Third Street, to the bank of the Skagit River;

Thence Southeasterly, along said bank of the Skagit River, to the Southwesterly extension of the Easterly line of said Block A, Town Plat of Hamilton;

Thence Northeasterly along said Southwesterly extension to the point of beginning;

Except that portion lying within the right-of-way of Water Street and/or 1st Street.

Parcel B:

That portion of Government Lots 1 and 2 of Section 14, Township 35 North, Range 6 East, of the Willamette Meridian, described as follows:

Beginning at the Southeast corner of said Government Lot 1;

Thence West a distance of 412.5 feet, more or less, to the bank of the Skagit River;

Thence Northwesterly along the bank of the Skagit River to the Southwesterly extension of the Easterly line of Block A, Town Plat of Hamilton, according to the plat thereof recorded in Volume 1 of Plats, Page 15, records of Skagit County, Washington;



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Thence Northeasterly along said Southwesterly extension of the Easterly line of Block A to the Southerly line of Water Street;

Thence Easterly along the Southerly line of Water Street to the East line of Government Lot I;

Thence South along said East line to the point of beginning,

Except any portion thereof lying within the Hamilton Townsite Company's Third Addition to the Town of Hamilton, according to the plat thereof recorded in Volume 2 of Plats, Page 97, records of Skagit County, Washington.

Parcel C:

Lot 1, Block B, Town Plat of Hamilton, according to the plat thereof recorded in Volume 1 of Plats, Page 15, records of Skagit County, Washington.

All situated in Skagit County, Washington.

Parcel D:

Lots 2, 7, and 8, Block "B", "Town Plat of Hamilton" as per plat recorded in Volume 1 of Plats, Page 15, records of Skagit County, Washington.

Situate in the Town of Hamilton.

Assessor's Parcel No: 41110020010003



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