

Doc # 2006161736
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Date: 05/30/2006 01:26P
Filed by: SKAMANIA COUNTY TITLE
Filed & Recorded in Official Records
of SKAMANIA COUNTY
J. MICHAEL GARVISON
AUDITOR
Fee: \$36.00

Record and Return [] by Mail [] by Pick up
ComUnity Lending, Incorporated
P.O. Box 700
Morgan Hill, CA 95037
Attn: Post Purchase Documentation

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.)

03-10-22-11-0703

Sec 22, T3N, R10E page 5

Loan No.: 1000106814

The undersigned borrower(s), wether one or more, each referred to below as "I" or "me", residing at:
201 PAULA DRIVE
UNDERWOOD, WA 98651

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

New/Used:	Used
HUD Label Number:	N/A
HUD Label Number:	N/A
Manufacturer's Serial Number:	B891-0331-R-AB
Manufacturer's Serial Number:	N/A
Make:	KENSINGTON PARK
Model:	4134CT
Year Manufactured:	2002
VIN:	ORE440740
VIN:	ORE440741
Size:	1296
Length / Width:	44/27
Manufacturer's Name:	KENSINGTON

Permanently affixed to the real property located at
201 PAULA DRIVE
UNDERWOOD, WA 98651

("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 power of substitution,

ComUnity Lending, Incorporated
("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 05/23/2006 executed by me in favor of Lender, (2) 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 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 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 of 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 day of .

Witness

Witness

Karen Caldwell 5-24-06
Borrower Date
KAREN CALDWELL

Borrower Date

Borrower Date

Borrower Date

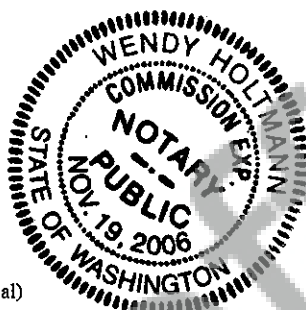
Borrower Date

Borrower Date

STATE OF WA)
COUNTY OF ~~SKAMAMIA~~ *Klickitat*) ss.:
)

On the 24 day of May in the year 2006 before me,
the undersigned, a Notary Public in and for said State, personally appeared
KAREN CALDWELL

personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s)
(s) are subscribed to the within instrument and acknowledged to me that (s) 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.



(Official Seal)


Notary Signature

WENDY HOLTMA

Notary Printed Name

Notary Public; State of WA

Qualified in the County of Klickitat

My Commission Expires: 11/19/06

EXHIBIT A

PROPERTY DESCRIPTION

A TRACT OF LAND IN THE NORTHEAST QUARTER OF SECTION 22, TOWNSHIP 3 NORTH, RANGE 10 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: LOT 3 OF THE VIRGINIA TATE SHORT PLAT, RECORDED IN BOOK 3 OF SHORT PLATS, PAGE 107, SKAMANIA COUNTY RECORDS.

A.P.N. #: 031022110703

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