

Doc # 2007165222
Page 1 of 6
Date: 03/06/2007 12:06P
Filed by: SKAMANIA COUNTY TITLE
Filed & Recorded in Official Records
of SKAMANIA COUNTY
SKAMANIA COUNTY AUDITOR
J MICHAEL GARVISON
Fee: \$37.00



RECORDED AT THE REQUEST OF:
AND AFTER RECORDING RETURN TO:

First Mutual Bank - A Washington Corporation
400 108th Ave NE
Bellevue, WA 98004

**REAL PROPERTY AND MANUFACTURED
HOME LIMITED POWER OF ATTORNEY**

Grantor: WAYNE LAUSCHE, JENNIFER S. LAUSCHE
Additional names on pg. _____

Grantee: First Mutual Bank
Additional names on pg. _____

Legal Description: LOT 1, WIND RIVER VIEW SUBDIVISION
Official legal description on page 6

Assessor's Tax Parcel ID#: 03-08-27-3-0-0101-00

Reference # (If applicable): 7143341404
Additional number on pg. _____

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), whether one or more, each referred to below as "I" or "me," residing at:
182 LYONS ROAD, STEVENSON WA 98648
("Present Address").

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

New/Used Year- 1975
Manufacturer- SILVERCREST
Model Name/#- COTTAGE
Serial #- UNKNOWN
LengthXWidth- 28 X 60

permanently affixed to the real property located at 182 LYONS ROAD, STEVENSON WA 98648 ("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, First Mutual Bank, ("Lender"), its successors, assigns or designees as my agent and attorney-in-fact, in my name, place and stead in any 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 2/28/2007 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.

WITNESS my hand and seal this 28th day of February 2007.

Wayne Lausche by Jennifer Lausche
WAYNE LAUSCHE *his attorney in fact.*

Jennifer S. Lausche
JENNIFER S. LAUSCHE

STATE OF WA)

COUNTY OF Skamania) ss.:

On the 28th day of February 2007,
before me the undersigned, a Notary Public in and for said State, personally appeared WAYNE LAUSCHE, JENNIFER S. LAUSCHE, 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.

Notary Signature

Notary Printed Name

Notary Public; State of _____

Qualified in the County of _____

My commission expires: _____

Official Seal: _____

Unofficial Copy

STATE OF WASHINGTON, }
County of _____ } ss.

ACKNOWLEDGMENT - Attorney in Fact

On this _____ day of _____, 19 _____, before me personally appeared _____ to me known to be the individual who executed the foregoing instrument as Attorney in Fact for _____ and acknowledged that (he/she) signed the same as (his/her) free and voluntary act and deed as Attorney in Fact for said principal for the uses and purposes therein mentioned, and on oath stated that the Power of Attorney authorizing the execution of this instrument has not been revoked and that said principal is now living and is not insane.

GIVEN under my hand and official seal the day and year last above written.

Notary Public in and for the State of Washington,
residing at _____

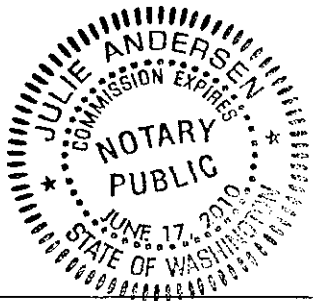
My appointment expires _____

STATE OF WASHINGTON, }
County of Skamania } ss.

ACKNOWLEDGMENT - Self & Attorney in Fact

On this 1 day of March, 2007, before me personally appeared Jennifer S. Lausche to me known to be the individual described in and who executed the foregoing instrument for Her self and as Attorney in Fact for Wayne Lausche and acknowledged that she signed and sealed the same as his free and voluntary act and deed for Him self and also as Her free and voluntary act and deed as Attorney in Fact for said principal for the uses and purposes therein mentioned, and on oath stated that the Power of Attorney authorizing the execution of this instrument has not been revoked and that the said principal is now living, and is not incompetent.

GIVEN under my hand and official seal the day and year last above written.



Julie Andersen
Notary Public in and for the State of Washington,
residing at Carson
My appointment expires 6/17/2010

This jurat is page _____ of _____ and is attached to _____ dated _____.

EXHIBIT A

PROPERTY DESCRIPTION

LOT 1 WIND RIVER VIEW SUBDIVISION, ACCORDING TO THE RECORDED PLAT
THEREOF, RECORDED IN BOOK B OF PLATS, PAGE 53, IN THE COUNTY OF
SKAMANIA, STATE OF WASHINGTON.

Unofficial
Copy