Doc # 2007168242
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Date: 11/14/2007 01:03P
Filed by: SKAMANIA COUNTY TITLE
Filed & Recorded in Official Records
of SKAMANIA COUNTY
SKAMANIA COUNTY AUDITOR
J MICHAEL GARVISON

PLAZA HOME MORTGAGE, INC.  5090 SHOREHAM PLACE SUITE 206 SAN DIEGO, CALIFORNIA 22122 LOAN NO.: 0971092 VA CASE NO.: 48-48-60329286 ESCROW NO.: TITLE NO.: 30035 5-7-7 PARCEL NO.: 02-05-30-0-0-1104-00 STATE OF WANDER AFFIDAVIT OF AFFIX ATION  STATE OF SKaukaru Ss.  BEFORE ME, the undersigned notary public, on this day personally appeared DANNY E. HOWARD JR. AND ANNETTA J. HOWARD  Known to me to be the person(s) whose name(s) is/are subscribed below (each a "Homeowner"), and who, being by me first duly sworn, did each on his or her oath state as follows:  1. Homeowner owns the manufactured home ("Home") described as follows:  USED 1991 GOLDEN WES GOLDEN W	After Recording Return To:	Fee: \$46.00
SUITE 206 SAN DIEGO, CALIFORNIA 92122 LOAN NO.: 09710992 VA CASE NO.: 48-48-6-0329286 ESCROW NO.: TITLE NO.: 30035  MANUFACTURED HOME AFFIDAVIT OF AFFIXATION  STATE OF  MANUFACTURED HOME AFFIDAVIT OF AFFIXATION  STATE OF  SECONTY OF SKamarum  BEFORE ME, the undersigned notary public, on this day personally appeared  DANNY E. HOWARD JR. AND ANNETTA J. HOWARD  Known to me to be the person(s) whose name(s) is/are subscribed below (each a "Homeowner"), and who, being by me first duly sworn, did each on his or her oath state as follows:  1. Homeowner owns the manufactured home ("Home") described as follows:  USED  1991  GOLDEN WES  GOLDEN	PLAZA HOME MORTGAGE, INC.	
STATE OF	SUITE 206 SAN DIEGO, CALIFORNIA 92122 LOAN NO.: 09710092 VA CASE NO.: 48-48-6-0329286 ESCROW NO.: TITLE NO.: 30035 PARCEL NO.: 02-05-30-0-0-1104-00	fage [Space above this line for recording data] —
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1. Homeowner owns the manufactured home ("Home") described as follows:  USED  1991  GOLDEN WES  New/Used GOLDEN WES  Manufacturer's Name  GOLDEN WES	DANNY E. HOWARD JR. AND ANNETTA	A J. HOWARD
New/Used Year GW30RWH111218 GOLDEN WES GOLDEN WES Model Name or Model No. Manufacturer's Serial No. Length x Width  WH569F1 HUD Label Number(s): Certificate of Title Number:  2. The Home was built in compliance with the federal Manufactured Home Construction and Safety Standards Act.  3. If the Homeowner is the first retail buyer of the Home, Homeowner is in receipt of (i) the manufacturer's warranty for the Home, (ii) the Consumer Manual for the Home, (iii) the Insulation Disclosure for the Home, and (iv) the formaldehyde health notice for the Home.  4. The Home is or will be located at the following "Property Address":  652 PANDA ROAD  Street or Route	being by me first duly sworn, did each on	his or her oath state as follows:
GOLDEN WES GOLDEN WES Model Name or Model No.  WH569F1  HUD Label Number(s):  2. The Home was built in compliance with the federal Manufactured Home Construction and Safety Standards Act.  3. If the Homeowner is the first retail buyer of the Home, Homeowner is in receipt of (i) the manufacturer's warranty for the Home, (ii) the Consumer Manual for the Home, (iii) the Insulation Disclosure for the Home, and (iv) the formaldehyde health notice for the Home.  4. The Home is or will be located at the following "Property Address":  652 PANDA ROAD  Street or Route		
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manufacturer's warranty for the Home, (ii) the Consumer Manual for the Home, (iii) the Insulation Disclosure for the Home, and (iv) the formaldehyde health notice for the Home.  4. The Home is or will be located at the following "Property Address":  652 PANDA ROAD  Street or Route	Standards Act.	
manufacturer's warranty for the Home, (ii) the Consumer Manual for the Home, (iii) the Insulation Disclosure for the Home, and (iv) the formaldehyde health notice for the Home.  4. The Home is or will be located at the following "Property Address":  652 PANDA ROAD  Street or Route	3. If the Homeowner is the first	retail buyer of the Home, Homeowner is in receipt of (i) the
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652 PANDA ROAD Street or Route	for the Home, and (iv) the formaldehyde l	health notice for the Home.
Street or Route	4. The Home is or will be located a	t the following "Property Address":
Street or Koute		
WASHOUGAL, WASHINGTON 98671 SKAMANIA	Street or Route WASHOUGAL, WASHINGTON 98671	SKAMANIA
City State Zip Code County	City State	Zip Code County

ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.

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5. The legal description of the Property Address ("Land") is:  LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.			
6. The Homeowner is the owner of the Land or, if not the owner of the Land, is in possession of the real property pursuant to a lease in recordable form, and the consent of the lessor is attached to this Affidavit.			
7. The Home $\overline{\mathbf{X}}$ is $\square$ shall be anchored to the Land by attachment to a permanent foundation, constructed in accordance with applicable state and local building codes and manufacturer's specifications in a manner sufficient to validate any applicable manufacturer's warranty, and permanently connected to appropriate residential utilities (e.g., water, gas, electricity, sewer) ("Permanently Affixed"). The Homeowner intends that the Home be an immoveable fixture and a permanent improvement to the Land.			
8. The Home shall be assessed and taxed as an improvement to the Land.			
9. Homeowner agrees that as of today, or if the Home is not yet located at the Property Address, upon the delivery of the Home to the Property Address:			
(a) All permits required by governmental authorities have been obtained;			
(b) The foundation system for the Home was designed by an engineer to meet the soil conditions of the Land. All foundations are constructed in accordance with applicable state and local building codes, and manufacturer's specifications in a manner sufficient to validate any applicable manufacturer's warranty.			
(c) The wheels, axles, towbar or hitch were removed when the Home was, or will be, placed on the Property Address; and			
(d) The Home is (i) Permanently Affixed to a foundation, (ii) has the characteristics of site-built housing, and (iii) is part of the Land.			
10. If the Homeowner is the owner of the Land, any conveyance or refinancing of the Home and the Land shall be a single transaction under applicable state law.			
11. Other than those disclosed in this Affidavit, the Homeowner is not aware of (i) any other claim, lien or encumbrance affecting the Home, (ii) any facts or information known to the Homeowner that could reasonably affect the validity of the title of the Home or the existence or non-existence of security interests in it.			
12. A Homeowner shall initial only one of the following, as it applies to title to the Home:			
The Home is not covered by a certificate of title. The original manufacturer's certificate of origin, duly endorsed to the Homeowner, is attached to this Affidavit, or previously was recorded in the real property records of the jurisdiction where the Home is to be located.			
The Home is not covered by a certificate of title. After diligent search and inquiry, the Homeowner is unable to produce the original manufacturer's certificate of origin.			
The manufacturer's certificate of origin  certificate of title to the Home shall be  has been eliminated as required by applicable law.			
The Home shall be covered by a certificate of title.			
<b>ATTENTION COUNTY CLERK:</b> This instrument covers goods that are or are to become fixures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.			
LOAN NO.: 09710092			
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13. The Homeowner designates the following person to record this Affidavit in the real property records of the jurisdiction where the Home is to be located and upon its recording it shall be returned by the recording officer to same:

Name:

PLAZA HOME MORTGAGE, INC.

Address: 11400 SOUTHEAST 8TH STREET, SUITE 455

**BELLEVUE, WASHINGTON 98004** 

14. This Affidavit is executed by Homeowner(s) pursuant to applicable state law.

IN WITNESS WHEREOF, Homeown of the undersigned witnesses on this 771	ner(s) has executed th _day of _ <i>Noven</i>	nis Affidavit in my p 16eR, 20	resence and in the presence 0.7.
	Danny	EH owo	(Seal)
Witness	Borrower DANNY E. HOWA	RD JR.	(Seal)
Witness	Borrower ANNETTA J. HOV	VARD	(Garl)
	Borrower	$\overline{}$	(Seal)
	Borrower		(Seal)
STATE OF Washington	<i>3</i> 7 .	•	
On the Thay of November		2007 before me	e, the undersigned, a Notary
Public in and for said State, personally app			
DANNY E. HOWARD JR. AND ANNETTA	J. HOWARD		<u> </u>
personally known to me or proved to me or name(s) is (are) subscribed to the within ins in his/her/their capacity(ies), and that by his	strument and acknow	ledged to me that he	/she/they executed the same
person on behalf of which the individual(s)			, the marriagai(s), or the
Mulin alle Ule	ul		
Michael Allen Willbox			
Printed Name		¶ Note	ry Public
Notary Public; State of Washingt Qualified in the County of Clark J My commission expires: Sept. 20 Official Seal:	20/	State of MICHAEL My Appointment	Washington ALLEN WILLEUR   Expires Sep 1, 2011
ATTENTION COUNTY CLERK: This is	instrument covers go	ods that are or are	to become fixures on the

Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.

LOAN NO.: 09710092 DOCPREP SERVICES, INC. FORM - WFMHAFF-8099

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#### Lender's Statement of Intent:

to the Land.	
Lender PLAZA HOME MORTGAGE, INC.	
By: Authorized Signature	
STATE OF Washington COUNTY OF Skamma }	554
On the 7 day of Wovensu i Public in and for said State, personally appeared in Amneta J. I foward	the year 2007 before me, the undersigned, a Notary
personally known to me or proved to me on the basis name(s) is (are) subscribed to the within instrument as	of satisfactory evidence to be the individual(s) whose and acknowledged to me that he/she/they executed the same signature(s) on the instrument, the individual(s), or the cuted the instrument.
Notary Public Michael Allen Willbrid Printed Name	
Notary Public; State of Washing for Qualified in the County of Clark  My commission expires: 1 Supt 2011  Official Seal:	Notary Public State of Washington MICHAEL ALLEN WILLSUR My Appointment Suptres Sep 1, 2011
Drafted By:	•

The undersigned ("Lender") intends that the Home be an immoveable fixture and a permanent improvement

ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.

LOAN NO.: 09710092

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# Lender's Statement of Intent:

The undersigned ("Lender") intends that the Hon to the Land.	ne be an immoveable fixture and a permanent improvement
Lender PLAZA HOME MORTGAGE, INC.	
By: Multhorized Signature	
COUNTY OF TWO	SS.
On the 13th day of November  Public in and for said State, personally appeared	n the year 2007 before me, the undersigned, a Notary
name(s) is (are) subscribed to the within instrument a	of satisfactory evidence to be the individual(s) whose and acknowledged to me that he/she/they executed the same signature(s) on the instrument, the individual(s), or the cuted the instrument.
Notary Public Buckly worth	- JAM BUR
Notary Public; State of WA  Qualified in the County of Windows  My commission expires: 214011  Official Seal:	STATE OF TA-11 OF THE STATE OF THE STATE OF TA-11 OF THE STATE OF THE
Drafted By:	_

ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.

LOAN NO.: 09710092

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## EXHIBIT A

## PROPERTY DESCRIPTION

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.



LOAN NO.: 09710092

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#### EXHIBIT 'A'

A Tract of land in the East Half of Section 30, Township 2 North, Range 5 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

Lot 2 of the Bill Fallon Short Plat, recorded in Book 3 of Short Plats, Page 150, Skamania County Records.