

**AFTER RECORDING RETURN TO:**

The New York Mortgage Company  
A Division of IndyMac Bank FSB  
1 Hollow Lane, Suite 315  
Lake Success NY 11042

Loan No. 128871397

*SEP 30/63*

Document Title(s): (or transactions contained therein)

1. Affixation Affidavit Regarding Manufactured Home
- 2.
- 3.
- 4.

Reference Number(s) of Documents assigned or released: 2008168791

☐ Additional numbers on page \_\_\_\_ of document

Grantor(s): (Last name first, then first name and initials)

1. Karkosky, Shelly

2.  
3.  
4.

5. ☐ Additional names on page \_\_\_\_ of document

Grantee(s): (Last name first, then first name and initials)

1. IndyMac Bank, FSB

2. *Ameri Title, Trustee*

3.  
4.

5. ☐ Additional names on page \_\_\_\_ of document

Abbreviated Legal Description as follows: (i.e. lot/block/plat or section/township/range/quarter/quarter

PTN LOT 1, RIDGE VIEW TRACTS

☒ Complete legal description is on page 7 of document

Assessor's Property Tax Parcel/Account Number(s): 03-75-36-3-2-2091-00

THE NEW YORK MORTGAGE COMPANY, A  
DIVISION OF INDYMAC BANK, F.S.B.  
1 HOLLOW LANE, SUITE 315, LAKE  
SUCCESS, NEW YORK 11042

Loan Number: 128871397  
(To be recorded with Security Instrument)

**AFFIXATION AFFIDAVIT REGARDING MANUFACTURED  
(AND FACTORY BUILT) HOME**

The State of WASHINGTON )

County of SKAMANIA )

Before me, the undersigned authority, on this day personally appeared SHELLY KARKOSKY

(Borrower(s)) and INDYMAC BANK, F.S.B.

known to me to be the person(s) whose name(s) is/are subscribed below, and who, being by me first duly sworn, did each on his/or her oath state as follows:

**DESCRIPTION OF MANUFACTURED HOME**

USED	1998	HOMEBUILDERS NW INC	
New/Used	Year	Manufacturer's Name	
28030		2336	14 X 56 AND
Model Name or Model No.		Manufacturer's Serial No.	Length x Width
ORE 407198 AND ORE 410169			
HUD Label Number(s):		Certificate of Title Number:	

**MANUFACTURED HOME LOCATION**

674 NE BONE ROAD	SKAMANIA	
Street	County	
STEVENSON	WASHINGTON	98648
City	State	Zip Code

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In addition to the covenants and agreements made in the Security Instrument, Borrower covenants and agrees as follows:

- 1. The manufactured home described above located at the address above is permanently affixed to a foundation and will assume the characteristic of site-built housing.
- 2. The wheels, axles, tow bar, or hitch were removed when said manufactured home was placed on the permanent site.
- 3. All foundations, both perimeter and piers for said manufactured home have footings that are located below the frost line or in compliance with local building codes or requirements.
- 4. If piers are used for said manufactured home, they will be placed where said home manufacturer recommends.
- 5. If state law so requires, anchors for said manufactured home have been provided.
- 6. The manufactured home is permanently connected to a septic or sewage system and other utilities such as electricity, water and natural gas.
- 7. No other lien or financing affects said manufactured home or real estate, other than those disclosed in writing to Lender.
- 8. The foundation system of the manufactured home has been designed by an engineer, if required by state or local building codes, to meet the soil conditions of the site.
- 9. Borrower(s) acknowledges his or her intent that said manufactured home will become immovable property and part of the real property securing the security instrument.
- 10. The Manufactured home will be assessed and taxed as an improvement the real property. I/We understand that if Lender does not escrow for these taxes, that I/we will be responsible for payment of such taxes.
- 11. If the land is being purchased, such purchase and said manufactured home represent a single real estate transaction under applicable state law.
- 12. Said manufactured home has been built under the Federal Manufactured Home Construction and Safety Standards that were established June 15, 1976.
- 13. This Affidavit is executed by Borrower(s) pursuant to applicable state law.
- 14. All permits required by governmental authorities have been obtained. Borrower(s) certifies that Borrower(s) is in receipt of manufacturer's recommended maintenance program regarding the carpets and manufactures warranties covering the heating/cooling system, hot water heater, range, etc...and the formaldehyde health notice.

Shelly Karkosky 1/18/08  
Borrower SHHELLY KARKOSKY Date

Borrower \_\_\_\_\_ Date

Borrower \_\_\_\_\_ Date

Borrower \_\_\_\_\_ Date

Borrower \_\_\_\_\_ Date

Borrower \_\_\_\_\_ Date

AFFIXATION AFFIDAVIT REGARDING MANUFACTURED  
(AND FACTORY BUILT) HOME  
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In Witness Whereof, Borrower(s) and Lender has executed this Affidavit in my presence and in the presence of undersigned witnesses on this \_\_\_\_\_ day of \_\_\_\_\_.

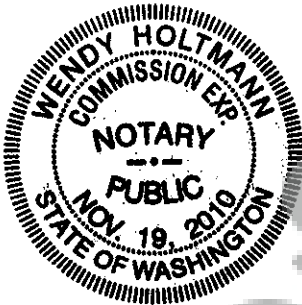
\_\_\_\_\_  
Witness

\_\_\_\_\_  
Witness

STATE OF WASHINGTON  
COUNTY OF SKAMANIA Klickitat

The foregoing instrument was acknowledged before me this 18 day of Jan. 2008,  
by SHELLY KARKOSKY

\_\_\_\_\_  
who is personally known to me or who provided drivers license as identification.



[Signature]  
Notary Public

WENDY HOLTMA  
Print Name

My Commission Expires: 11.19.2010

LENDER'S STATEMENT OF INTENT

The undersigned ("Lender") intends that the Home be an immovable fixture and a permanent improvement to the Land.

INDYMAC BANK, F.S.B.

Lender

By: Veronica Han  
Authorized Signature

STATE OF WASHINGTON )  
 ) ss.:  
COUNTY OF SKAMANIA )

On the \_\_\_\_\_ day of \_\_\_\_\_ in the year \_\_\_\_\_ before me, the undersigned, a Notary Public in and for said State, personally appeared RICHARD HASSETT  
INDYMAC BANK, F.S.B.,  
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.

See attached

\_\_\_\_\_  
Notary Signature

\_\_\_\_\_  
Notary Printed Name

\_\_\_\_\_  
Notary Public; State of \_\_\_\_\_

\_\_\_\_\_  
Qualified in the County of \_\_\_\_\_

\_\_\_\_\_  
My Commission Expires: \_\_\_\_\_

(Official Seal)

Drafted By: \_\_\_\_\_

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ACKNOWLEDGMENT

State of California

County of

Orange

On

1/23/08

before me,

Devera Martin

A Notary Public in and for said State personally appeared

Veronica Narrow

who proved to me on the basis of satisfactory evidence to be the person(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 authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature

Devera Martin



(Seal)

EXHIBIT 'A'

A portion of Lot 1 Ridge View Tracts according to the recorded plat thereof, recorded in Book A of Plats, Page 150, in the County of Skamania, State of Washington, described as follows:

Lot 1 of the Short Plat recorded in Book T of Short Plats, Page 17, Skamania County Records.

EXCEPT that portion lying within Road.

Unofficial  
Copy