

After Recording Return To:  
CLARK COUNTY TITLE  
700NE 4TH AVENUE SUITE 201

CAMAS , WA 98607

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## MANUFACTURED HOME RIDER

Prepared By:

Michelle Good  
Taylor, Bean & Whitaker Mortgage Corp.  
1417 North Magnolia Ave  
Ocala, FL 34475

Grantor: S. John Shields

Grantee: Taylor, Bean, & Whitaker Mortgage Corp.

Trustee: Clark County Title Company

STATE OF WA )  
 ) SS:  
COUNTY OF Skamania )

Loan Number: 2566839

This Manufactured Home Rider is made on this day 5/5/2008, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to Taylor, Bean & Whitaker Mortgage Corp. (the "Lender") of the same date and covering the Property described in the Security Instrument which is located at: 71 Brooks Road, Carson, WA 98610.

Said property is further described as follows:

Tax Parcel ID Number: 03081730140200 Lot: 1 Block: \_\_\_\_\_

Plat Name or Section: SP2-214 Township: \_\_\_\_\_ County: Skamania

Range or Quarter Section for Unplatted: \_\_\_\_\_

Complete Legal Description: See Attached Exhibit "A" on Page # 3

Borrower and Lender agree that the Security Instrument is amended and supplemented to read as follows:

- A. The Property covered by the Security Instrument (referred to as "Property" in the Security Instrument) includes, but is not limited to the Manufactured Home  
(Serial Number: H017970 A/B, Model: 8204-A,  
Make: Marlett, Year: 1999, Size: 66x22.)  
Label/Seal No.: ORE 395976, ORE 395977 affixed to the property legally described in the Security Instrument.

- B. Additional Covenants of Borrower:

1. Borrower will comply will all state and local laws and regulations regarding the affixation of the Manufactured Home to the property described in the Security Instrument including, but not limited to, surrendering the Certificate of Title (if required) not obtaining and recording the requisite governmental approval and accompanying documentation necessary to classify the Manufactured Home as real property under state and local law, including a statement of ownership and location.

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2. The Manufactured Home described above will be, at all times and for all purposes, permanently affixed to and part of the property described in the Security Instrument.
3. Affixing the Manufactured Home to the property described in the Security Instrument does not violate any zoning laws or other local requirements applicable to manufactured homes.

Before me, the undersigned authority duly authorized to take acknowledgments and administer oaths personally appeared S. John Shields

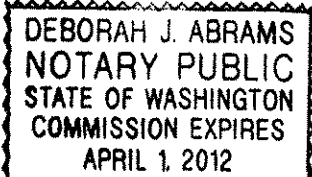
("Affiants") who, upon being duly sworn, depose and say as follows:

1. Affiants hereby certify that, upon taking title to the property described above, they will do the following:  
  
The manufactured home will be permanently part of the real property that secures the Security Instrument executed on 5/5/2008.  
  
All necessary documentation required will be supplied to perfect title in the Manufactured home.  
  
Manufactured Home is an improvement to the land and an immoveable fixture considered as real estate.
2. Affiants acknowledge that this Affidavit of Intent is given as a material inducement to cause Taylor, Bean & Whitaker Mortgage Corp. to make a mortgage loan to Affiants and that any false statements, misrepresentations or material omissions shall constitute a breach of the Affiant's obligation to Taylor, Bean & Whitaker Mortgage Corp. and that all the provisions of the mortgage indenture concerning default on the Promissory Note will thereupon be in full force and effect.
3. Affiants further acknowledge that it is a Federal crime punishable by fine or imprisonment or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.
4. The agreements and covenants contained herein shall survive the closing of the mortgage loan transaction.

S. John Shields Date 5-5-08  
S. John Shields  
  
Date \_\_\_\_\_  
  
Date \_\_\_\_\_  
  
Date \_\_\_\_\_  
  
Date \_\_\_\_\_  
  
Date \_\_\_\_\_

State of Washington  
County of Clark

The forgoing instrument was acknowledged before me this 5 day of May, 2008,  
by S. John Shields who  
is personally known to me or who has produced WA Driver License as identification.

(Seal) 

Deborah J. Abrams  
Notary Public

EXHIBIT "A"

Lot 1, CHARLES H. AND VEDA A. COATES SHORT PLAT, according to the recorded plat thereof, recorded in Book 2, page 214, Skamania County Short Plat records Skamania County, Washington.

Unofficial  
Copy