AFN #2008171337 Recorded 10/30/08 at 10:25 AM DocType: POA Filed by: CLARK COUNTY TITLE COMPANY Page: 1 of 5 Auditor J. Michael Garvison Skamania County,

RETURN TO

PRIMARY RESIDENTIAL MORTGAGE 4750 WEST WILEY POST WAY #200

SALT LAKE CITY UT 84116

ATTN: SHIPPING DEPT/DOC CONTROL

Grantor:

Susanne I. Hannonen and Edith I. Hannonen

Grantee:

Primary Residential Mortgage Inc. 02053000140000

APN: Abbr Legal

Lot 1, Wayne Clemons SP 3-282 full page 5

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:

642 PANDA ROAD

Current street address

WASHOUGAL,

WASHINGTON

98671

City

State

Zip

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

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART

HEREOF.

MANUFACTURER'S NAME: KNOLLCREST

MODEL YEAR: 02/20/1996 MODEL NUMBER: 5391-0853-1 SERIAL NUMBER: 5391-0853-1

MODEL: DESIGNATION

HUD TAG#: ORE307703 ORE 307704 ORE 30775

LENGTH AND WIDTH: 40 X 67

Permanently affixed to the real property located at

642 PANDA ROAD

Street address

WASHOUGAL WASHINGTON 98671

SKAMANIA

Zip

("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, PRIMARY RESIDENTIAL MORTGAGE INC. ("Lender"), as its successors, assigns or designees as my agent and

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wfmhlpoa



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attorney-in-fact, in my name, place and stead in any way which I could do, it I were personally present, with full power of substitution and delegation, (1) to complete, execute and deliver, in my name or Lender's name, and 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 October 29, 2008

Closing date

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, and 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 deep 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 power herein expressly granted, as fully as I might or could do if personally present.

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Witness my hand and seal this 29th day of October, 2008.

Witnesses:

SUSANNE I HANNONEN

_(Seal) -Borrower

EDITH E. HANNONEN

(Seal) -Borrower

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WASHINGTON

STATE OF	WASHINGTON	~ " / P
COUNTY OF	CLARK	-/ /
	Act of	
On the	day of <u>UVVV 600</u> , For said State, personally appeared:	, before me the undersigned, a Notary
Public in and f	or said State, personally appeared:	
	HANNONEN and EDITH E. HANNONEN	
Personally kno	own to me or proved to me on the basis of satisfactory of	evidence to be the individual(s) whose
name(s) is (are	e) subscribed to be 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	he instrument, the individual(s), or the
	alf of which the individual(s) acted, executed the instrument	
	Van Southard	
Notary Signatu	ire/	
JAN	SOUTHARD	
Notary Printed	l Name	
- 10		
Notary Public:	State of WASHINGTON	
Qualified in the	e County of CLARK	
My commissio	on expires: 10/10/10	
Official Seal: _		

JAN SOUTHARD

NOTARY PUBLIC
STATE OF WASHINGTON
COMMISSION EXPIRES
OCTOBER 10, 2010

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EXHIBIT A PROPERTY DESCRIPTION

LOT 1 OF WAYNE CLEMMONS SHORT PLAT, RECORDED IN BOOK "3" OF SHORT PLATS, PAGE 282, RECORDS OF SKAMANIA COUNTY, WASHINGTON.