

Return Address:

PNC Mortgage a division of PNC Bank, NA  
PO Box 8800  
Dayton, OH 45482  
Attn: Janice Bartlett

Please print or type information WASHINGTON STATE RECORDER'S Cover Sheet (RCW 65.04)

Document Title(s) (or transactions contained therein): (all areas applicable to your document must be filled in)

1. Affidavit of Correction 2. \_\_\_\_\_  
3. \_\_\_\_\_ 4. \_\_\_\_\_

Reference Number(s) of Documents assigned or released: 2005156350

Additional reference #'s on page \_\_\_\_\_ of document

Grantor(s) (Last name, first name, initials)

1. Olsen, Robert Archie  
2. Olsen, Malinda R.

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

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

1. Commonwealth United Mortgage  
2. \_\_\_\_\_

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

Legal description (abbreviated: i.e. lot, block, plat or section, township, range)

SE 1/4 of SW 1/4 of SW 1/4 Sec 17, Twp 3N, R 8 E

Additional legal is on page 8 of document.

Assessor's Property Tax Parcel/Account Number

03-08-17-3-0-1900-00

☐ Assessor Tax # not yet assigned

The Auditor/Recorder will rely on the information provided on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document.

\_\_\_\_\_  
Signature of Requesting Party

LOAN # 3879630  
Prepared By and Return To:  
PNC Mortgage a Division of PNC Bank, NA  
P.O. Box 8800  
Dayton OH 45482  
Attn: Janice Bartlett

### AFFIDAVIT OF CORRECTION

This Affidavit of Correction is incorporated into and shall be deemed to amend and supplement the Deed of Trust dated February 16, 2005 given by Robert Archie Olsen and Malinda R Olsen, Husband and Wife (borrower), to Commonwealth United Mortgage a division of National City Bank of Indiana (lender), covering the property described as:

#### SEE LEGAL DESCRIPTION ATTACHED

Said Deed of Trust was recorded on February 24, 2005 in Book n/a, Page n/a, and/or Instrument/File number 2005156350. Correction of the aforesaid described Deed of Trust is being made for the following reason:

To add the Manufactured Home Rider and Power of Attorney

**PNC Mortgage, a Division of PNC Bank, NA fka**  
Commonwealth United Mortgage a division of National City Bank

DATE: 12/02/2009

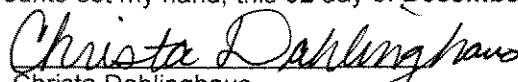
  
Renee Durham, Officer

#### CORPORATE ACKNOWLEDGEMENT

State of Ohio  
County of Montgomery

BEFORE ME, a Notary Public in and for said County and State, personally appeared **Renee Durham, Officer of PNC Mortgage, a Division of PNC Bank, NA National City Mortgage a division of National City Bank**, who acknowledged that (s)he did sign the foregoing instrument and that the same is the free act and deed of said corporation and his/her free act and deed personally and as such officer.

IN WITNESS WHEREOF, I have hereunto set my hand, this **02** day of **December**, 2009.

  
Christa Dahlinghaus  
Notary Public, State of Ohio  
My commission expires 7/02/2011



CHRISTA DAHLINGHAUS, Notary Public  
In and for the State of Ohio  
My Commission Expires July 2, 2011

**MANUFACTURED HOME RIDER TO SECURITY INSTRUMENT**

This Rider is made this APRIL 1, 2009, and is incorporated into and amends and supplements the Mortgage, Open-End Mortgage, Deed of Trust, Credit Line Deed of Trust, or Security Deed ("Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Note to National City Mortgage a Division of National City Bank ("Lender") of the same date ("Note") and covering the Property described in the Security Instrument and located at: 241 BROOKS RD., CARSON, WA 98610  
(Property Address)

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

1. **Meaning of Some Words.** As used in this Rider, the term "Loan Documents" means the Note, the Security Instrument and any Construction Loan Agreement, and the term "Property", as that term is defined in the Security Instrument, includes the "Manufactured Home" described in paragraph 3 of this Rider. All terms defined in the Note or the Security Instrument shall have the same meaning in this Rider.
2. **Purpose and Effect of Rider.** IF THERE IS A CONFLICT BETWEEN THE PROVISIONS IN THIS RIDER AND THOSE IN THE SECURITY INSTRUMENT, THE PROVISIONS IN THIS RIDER SHALL CONTROL. THE CONFLICTING PROVISIONS IN THE SECURITY INSTRUMENT WILL BE ELIMINATED OR MODIFIED AS MUCH AS IS NECESSARY TO MAKE ALL OF THE CONFLICTING TERMS AGREE WITH THIS RIDER.
3. **Lender's Security Interest.** All of Borrower's obligations secured by the Security Instrument also shall be secured by the Manufactured Home:

USED	1996	GOLDEN WEST
New/Used	Year	Manufacturer's Name
WH6601K		66 X 40'5"
Model Name or Model No.	Serial No	Length / Width

4. **Affixation.** Borrower covenants and agrees:
  - (a) to affix the Manufactured Home to a permanent foundation on the Property;
  - (b) to comply with all Applicable Law regarding the affixation of the Manufactured Home to the Property;
  - (c) upon Lender's request, to surrender the certificate of title to the Manufactured Home, if surrender is permitted by Applicable Law, and to obtain the requisite governmental approval and documentation necessary to classify the Manufactured Home as real property under Applicable Law;
  - (d) that affixing the Manufactured Home to the Property does not violate any zoning laws or other local requirements applicable to the Property;
  - (e) that the Manufactured Home will be, at all times and for all purposes, permanently affixed to and part of the Property.

5. **Charges; Liens.** Section 4, Paragraph 1 of the Security Instrument is amended to add a new third sentence to read:  

Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph and receipts evidencing the payments.
6. **Property Insurance.** Section 5, Paragraph 1 of the Security Instrument is amended to add a new second sentence to read:  

Whenever the Manufactured Home is transported on the highway, Borrower must have trip insurance.
7. **Notices.** The second sentence of Section 15 of the Security Instrument is amended by inserting the words "unless otherwise required by law" at the end.
8. **Additional Events of Default.** Borrower will be in default under the Security Instrument:
  - (a) if any structure on the Property, including the Manufactured Home, shall be removed, demolished, or substantially altered;
  - (b) if Borrower fails to comply with any requirement of Applicable Law (Lender, however, may comply and add the expense to the principal balance Borrower owes to Lender); or
  - (c) if Borrower grants or permits any lien on the Property other than Lender's lien, or liens for taxes and assessments that are not yet due and payable.
9. **Notice of Default.** If required by Applicable Law, before using a remedy, Lender will send Borrower any notice required by law, and wait for any cure period that the law may require for that remedy.
10. **Additional Rights of Lender in Event of Foreclosure and Sale.** In addition to those rights granted in the Note and Security Instrument, Lender shall have the following rights in the event Lender commences proceedings for the foreclosure and sale of the Property.
  - (a) At Lender's option, to the extent permitted by Applicable Law, Lender may elect to treat the Manufactured Home as personal property ("Personal Property Collateral"). Lender may repossess peacefully from the place where the Personal Property Collateral is located without Borrower's permission. Lender also may require Borrower to make the Personal Property Collateral available to Lender at a place Lender designates that is reasonably convenient to Lender and Borrower. At Lender's option, to the extent permitted by Applicable Law, Lender may detach and remove Personal Property Collateral from the Property, or Lender may take possession of it and leave it on the Property. Borrower agrees to cooperate with Lender if Lender exercises these rights.
  - (b) After Lender repossesses, Lender may sell the Personal Property Collateral and apply the sale proceeds to Lender's reasonable repossession, repair, storage, and sale expenses, and then toward any other amounts Borrower owes under the Loan Documents.
  - (c) In the event of any foreclosure sale, whether made by Trustee, or under judgment of a court, all of the real and Personal Property Collateral may, at the option of Lender, be sold as a whole or in parcels. It shall not be necessary to have present at the place of such sale the Personal Property Collateral or any part thereof. Lender, as well as Trustee on Lender's behalf, shall have all the rights, remedies and recourse with respect to the Personal Property Collateral afforded to a

"Secured Party" by Applicable Law in addition to, and not in limitation of, the other rights and recourse afforded Lender and/or Trustee under the Security Instrument.

By signing below, Borrower accepts and agrees to the terms and covenants contained in this Rider.

Robert Archie Olsen (Seal)  
Borrower

ROBERT ARCHIE OLSEN  
Printed Name

\_\_\_\_\_  
Witness

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

Malinda R Olsen (Seal)  
Borrower

MALINDA R OLSEN  
Printed Name

\_\_\_\_\_  
Witness

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

STATE OF WASHINGTON

) ss.:

COUNTY OF SKAMANIA

On the 4<sup>th</sup> day of December in the year 2009 before me, the undersigned, a Notary Public in and for said State, personally appeared

ROBERT ARCHIE OLSEN & MALINDA R OLSEN

, 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.

Ada B. Rodriguez  
Notary Signature

Notary Printed Name

Notary Public; State of WA

Qualified in the County of Skamania

My commission expires: August 14, 2010

Official Seal:



**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:

241 BROOKS RD

Street Address

CARSON, WA 98610 SKAMANIA ("Present Address").  
City State Zip County

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

USED 1996 GOLDEN WEST  
New/Used Year Manufacturer's Name

WH6601K 66' X 40'5"  
Model Name/Model No. Manufacturer's Serial No. Length/Width

permanently affixed to the real property located at 241 BROOKS RD  
Street Address

CARSON, WA 98610 SKAMANIA ("Property Address") and as more  
City State Zip County

particularly described on Exhibit A attached hereto (the "Real Property"). I do hereby irrevocably make, constitute, appoint and authorize with full powers of substitution, National City Mortgage a Division of NCB, ("Lender"), its successors, assigns or designees as my agent and attorney-in-fact, in my name, place and stead in any way 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 FEBRUARY 16, 2005 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,

Page ~~4~~ **5**

Man Home MFH POA 03-20-07.doc

Rev. 03/20/07

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 Home may not be available or may be inaccurate. The Manufactured Home 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 4th day of December, 2009.

Robert Archie Olsen (Seal)  
Borrower

\_\_\_\_\_  
Witness (Seal)

ROBERT ARCHIE OLSEN  
Printed Name

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

Malinda R Olsen (Seal)  
Borrower

\_\_\_\_\_  
Witness (Seal)

MALINDA R OLSEN  
Printed Name

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

STATE OF WASHINGTON

)  
) ss:

COUNTY OF SKAMANIA

)

On the 4th day of December in the year 2009 before me, the undersigned, a Notary Public in and for said State, personally appeared

ROBERT ARCHIE OLSEN & MALINDA R OLSEN

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.

Ada B. Dodgier  
Notary Signature

Ada B. Dodgier  
Notary Printed Name

Notary Public; State of WA  
Qualified in the County of Skamania  
My commission expires: August 14, 2010  
Official Seal:



**EXHIBIT A**

**PROPERTY DESCRIPTION**

**Property Description Prepared By:**

SANDICOLE

Preparer's Name

3232 NEWMARK DR.

Preparer's Address 1

MIAMISBURG, OH 45342

Preparer's Address 2

**EXHIBIT 'A'**

A tract of land situated in the Southeast Quarter of the Southwest Quarter of the Southwest Quarter of Section 17, Township 3 North, Range 8, East of the Willamette Meridian, in Skamania County, State of Washington, described as:

The North 225 feet of the following described parcel:

Beginning at a point on the East line of said Southeast Quarter of the Southwest Quarter of the Southwest Quarter at a distance of 308 feet North from the South line of said Section 17; thence West 204 feet; thence North 351.5 feet to the North line of said Southeast Quarter of the Southwest Quarter of the Southwest Quarter; thence East 204 feet to the Northeast corner thereof; thence South 351.5 feet to the point of beginning.

EXCEPTING THEREFROM that portion conveyed to Skamania County by deed recorded September 21, 1916 in Book 'Q' at Page 16, records of said county:

SUBJECT TO easement for water pipeline and rights of way for Public Road.

ALSO SUBJECT TO a non-exclusive easement for access and utility purposes over, under and across the East 20 feet thereof.