

Return Name and Address:

American Title Inc.  
11010 Burdette Street  
PO Box 641010  
Omaha, NE 68164-1010

ATI # 201006220342  
Please print or type information

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| <b>Document Title(s)</b><br>MANUFACTURED HOME RIDER TO SECURITY INSTRUMENT   |
| <b>Grantor(s)</b><br>1. JANET R. WARITZ<br>2.<br><input type="checkbox"/> Additional names on page ____ of document  |
| <b>Grantee(s)</b><br>1. WELLS FARGO BANK N.A.<br>2.<br><input type="checkbox"/> Additional names on page ____ of document  |
| <b>Legal Description</b> (abbreviated: i.e. lot, block, plat OR section, township, range, qtr/qtr)<br>A PORTION OF LOT 7 OREGON LUMBER SUB<br><input checked="" type="checkbox"/> Additional legal is on page <u>5</u> of document         |
| <b>Reference Number(s)</b> (Auditor File Numbers) of Documents assigned or released:<br><br><input type="checkbox"/> Additional numbers on page ____ of document   |
| <b>Assessor's Property Tax Parcel/Account Number</b><br><br>03-09-14-3-0-0502-00<br><br><input type="checkbox"/> Property Tax Parcel ID is not yet assigned<br><input type="checkbox"/> Additional parcel numbers on page ____ of document |
| 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.   |

August 18, 20 10  
Date

Place of Recording

Record & Return by ☒ Mail ☐ Pickup

~~WELLS FARGO BANK N.A.~~

Name

~~1 HOME CAMPUS, X2303-01W~~

Address 1

~~DES MOINES, IA 50328~~

Address 2

Tax Parcel No. \_\_\_\_\_

Legal Description is at page 5.

Lot Block Plat or Section

Township Range Quarter/Quarter Section

This Instrument Prepared By:

Paul Shaffer

Preparer's Name

Preparer's Title

2801 4th ave s

Preparer's Address 1

minneapolis, Minnesota 55408

Preparer's Address 2

612-312-9604

Preparer's Telephone Number

Preparer's Signature

WELLS FARGO BANK N.A.

Lender's Name

1 HOME CAMPUS, X2303-01W

Lender's Address 1

DES MOINES, IA 50328

Lender's Address 2

JANET WARITZ

Borrower's Name

3431 COOK UNDERWOOD DR

Borrower's Address 1

COOK, WA 98605

Borrower's Address 2

# MANUFACTURED HOME RIDER TO SECURITY INSTRUMENT

This Manufactured Home Rider to Security Instrument ("Rider") is made 8-18-2010, 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

WELLS FARGO HOME MORTGAGE ("Lender") of the same date ("Note") and covering the Property described in the Security Instrument and located at:

3431 COOK UNDERWOOD RD, COOK WA 98605

Page 1 of 4

Manufactured Home Rider to Security Instrument

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Rev. 06/30/07

(Property Address)

Borrower and Lender agree that the Security Instrument is amended and supplemented 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     | 1977 | Redman Homes, Inc.  | 1188557                 | 067       | x      | 028   |
| New/Used | Year | Manufacturer's Name | 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; and
  - (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 sufficient to cover the replacement cost of the Manufactured Home.
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 exercise 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

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

8/18/10

Janet R Waritz By: \_\_\_\_\_ (seal)  
 [type Borrower's name]  
 JANET R. WARITZ  
 \_\_\_\_\_  
 [type signatory's name]  
 Its: \_\_\_\_\_

\_\_\_\_\_  
[authorized officer]

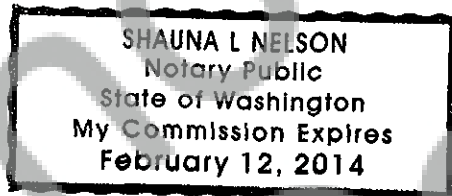
STATE OF Washington )  
 ) ss.:  
COUNTY OF Skamania )

On the 8<sup>th</sup> day of August in the year 2010  
before me, the undersigned, a Notary Public in and for said State, personally appeared Janet  
R. Nantz

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.

[Signature]  
\_\_\_\_\_  
Notary Signature  
Shauna Nelson  
\_\_\_\_\_  
Notary Printed Name

Notary Public; State of Washington  
Qualified in the County of Skamania  
My commission expires: 02.12.2014  
Official Seal:



**EXHIBIT "A"**

A TRACT OF LAND LOCATED IN LOT 7 OF OREGON LUMBER COMPANY SUBDIVISION ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD AT PAGE 29 OF BOOK A OF PLATS, RECORDS OF SKAMANIA COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHEAST CORNER OF THE SAID LOT 7; THENCE ALONG THE NORTH LINE OF SAID LOT 7 WEST 264 FEET; THENCE SOUTH 372 FEET TO THE INITIAL POINT OF THE TRACT HEREBY DESCRIBED; THENCE SOUTH 106 FEET; THENCE EAST 264 FEET TO THE EAST LINE OF SAID LOT 7; THENCE NORTH ALONG SAID EAST LINE 106 FEET; THENCE WEST 264 FEET TO THE INITIAL POINT.

ABBREVIATED LEGAL:

A PORTION OF LOT 7 OREGON LUMBER SUB

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

ASSESSORS PARCEL NUMBER: 03-09-14-3-0-0502-00

ATI ORDER NUMBER: 201006220342

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