

Clark County Title Company
1400 Washington Street Suite 100
Vancouver, WA 98660

LOAN #: 2010112950

**MANUFACTURED HOME RIDER TO THE MORTGAGE/
DEED OF TRUST/TRUST INDENTURE
OR OTHER SECURITY INSTRUMENT**

This Rider is made this 24TH day of JANUARY, 2011 and is incorporated into and shall be deemed to amend and supplement the Mortgage/Deed of Trust/Trust Indenture or Other Security Instrument (the "Security Instrument") of the same date given by the undersigned Julie A Parsons AND Dan J Parsons

(the "Borrower")
to secure Borrower's Note to LACAMAS COMMUNITY CREDIT UNION, A STATE CREDIT UNION

(the "Note Holder")
of the same date (the "Note") and covering the property described in the Security Instrument and located at 102 Florence Lane, Carson, WA 98610

(Property Address)

LEGAL DESCRIPTION:

Lot 7 of CLIFF'S MEADOW TRACTS, according to the Plat thereof, recorded in Book "B" of Plats, page 86m records of Skamania County, Washington.
APN #: 03082622040600

MODIFICATIONS: In addition to the covenants and agreements made in the Security Instrument, Borrowers and Note Holder further covenant and agree as follows:

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A. PROPERTY:

Property, as the term is defined herein, shall also encompass the following manufactured home (the "Manufactured Home"):

New _____ Used ☒ Year _____ Length _____ Width _____

Make _____

Model Name or Model No. _____

Serial No. _____

Serial No. _____

Serial No. _____

Serial No. _____

Certificate of Title Number _____ ☒ No Certificate of Title
has been issued.

B. ADDITIONAL COVENANTS OF BORROWER:

- (a) Borrower(s) covenant and agree that they will comply with all state and local laws and regulations regarding the affixation of the Manufactured Home to the real property described herein including, but not limited to, surrendering the Certificate of Title (if required) and obtaining the requisite governmental approval and executing any documentation necessary to classify the Manufactured Home as real property under state and local law.
- (b) That the Manufactured Home described above shall be, at all times, and for all purposes, permanently affixed to and part of the real property legally described herein.
- (c) Borrower(s) covenant that affixing the Manufactured Home to the real property legally described herein does not violate any zoning laws or other local requirements applicable to manufactured homes and further covenant that the Manufactured Homes has been delivered and installed to their satisfaction and is free from all defects.

C. RESPONSIBILITY FOR IMPROVEMENTS:


Note Holder/Lender shall not be responsible for any improvements made or to be made, or for their completion relating to the real property, and shall not in any way be considered a guarantor of performance by any person or party providing or effecting such improvements.

D. INVALID PROVISIONS:

If any provision of this Security Instrument is declared invalid, illegal or unenforceable by a court of competent jurisdiction, then such invalid, illegal or unenforceable provisions shall be severed from this Security Instrument and the remainder enforced as if such invalid, illegal or unenforceable provision is not a part of this Security Instrument.

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By signing this, Borrower(s) agree to all of the above.


_____(Seal)
Julie A Parsons


_____(Seal)
Dan J Parsons

Unofficial Copy