

After Recording Return To:
LACAMAS COMMUNITY CREDIT UNION
ATTN: POST CLOSING DEPARTMENT
PO BOX 14908
LENEXA, KS 66285-4908

LOAN #: 2010112950

**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), **Julie A Parsons AND Dan J Parsons**

whether one or more, each referred to below as "I" or "me," residing at:

PO Box 647

Carson, WA 98610

("Mailing Address").

I am the Buyer/Owner of 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. _____

Initials: JP DP
GMANPRDU 0604

LOAN #: 2010112950

permanently affixed to the real property located at

102 Florence Lane
 Carson, WA 98610
 Skamania

(Street Address)
 (City, State, Zip)
 (County)

("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, **LACAMAS COMMUNITY CREDIT UNION, A STATE CREDIT UNION**

("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 **JANUARY 24, 2011** 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, 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 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.

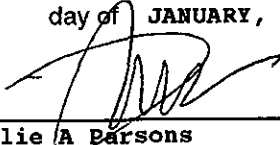
To induce any third party to act hereunder, I hereby agree that any third party receiving a duly executed copy or facsimile of this instrument may act hereunder, and I for myself and for my heirs, executors, legal representatives and assigns, hereby agree to indemnify and hold harmless any such third 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 powers herein expressly granted, as fully as I might or could do if personally present.

Initials: 
 GMANPRDU 0604


LOAN #: 2010112950

WITNESS my hand and seal this

24TH day of JANUARY, 2011.



Julie A Parsons (Seal)



Dan J Parsons (Seal)

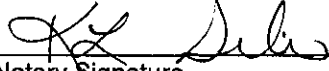
STATE OF WASHINGTON

COUNTY OF Clark

)
) ss.:
)

On the 24th day of January in the year 2011 before me,
the undersigned, a Notary Public in and for said State, personally appeared Julie A Parsons
AND Dan J Parsons

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.



Notary Signature

KL Siler

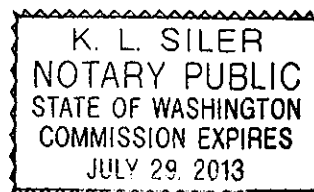
Notary Printed Name

Notary Public; State of WA

Qualified in the County of Clark

My commission expires: 7-29-13

Official Seal:



LOAN #: 2010112950

**Exhibit A
PROPERTY DESCRIPTION**

The legal description of the Property Address ("Land") is typed below or please see attached 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 #: 03082822040600

Unofficial
Copy

WHEN RECORDED RETURN TO:
Lacamas Community Credit Union
Attn: Post Closing Department
PO Box 14908
Lenexa, KS 66285-4908

CCT 00133653 KLS

DOCUMENT TITLE(S):
Manufactured Home Affidavit of Affixation

REFERENCE NUMBER(S) OF DOCUMENTS ASSIGNED OR RELEASED:
2010112950

GRANTOR:
1. Julie A Parsons

GRANTEE:
1. Lacamas Community Credit Union, a State Credit Union

TRUSTEE:
Leon G. Kusnetzky, P.C.

ABBREVIATED LEGAL DESCRIPTION:
Lot(s) 7, of CLIFF'S MEADOW TTS

Full Legal Description located on Page 2

TAX PARCEL NUMBER(S):
03 08 28 2 2 0406 00

☒ If this box is checked, then the following applies:
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

LOAN #: 2010112950

MANUFACTURED HOME AFFIDAVIT OF AFFIXATION

LENDER INTENT ("Affidavit")

LACAMAS COMMUNITY CREDIT UNION

("Lender").

Julie A Parsons

"Homeowner" being duly sworn, on his, her or their oath state(s) as follows:

1. Homeowner owns the manufactured home ("Home") described as follows:

New _____ Used _____ Year _____ Length _____ Width _____

Manufacturer/Make _____

Model Name or Model No. _____

Serial No. _____

Serial No. _____

Serial No. _____

Serial No. _____

HUD Label Number(s) _____

Certificate of Title Number _____

2. The Home was built in compliance with the federal Manufactured Home Construction and Safety Standards Act.
3. If the Homeowner is the first retail buyer of the Home, Homeowner is in receipt of (i) the manufacturer's warranty for the Home, (ii) the consumer manual for the Home, (iii) the Insulation Disclosure for the Home, and (iv) the formaldehyde health notice for the Home.
4. The Homeowner is in receipt of manufacturer's recommended maintenance program regarding the carpets and manufacturer's warranties covering the heating/cooling system, hot water heater, range, etc.

ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.

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5. The Home is or will be located at the following "Property Address":
102 Florence Lane, Carson

Skamania, WA 98610

(Street or Route, City)
(County) (State, Zip Code)

6. The legal description of the Property Address ("Land") is typed below or please see attached 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.

7. The Homeowner is the owner of the Land or, if not the owner of the Land, is in possession of the real property pursuant to a lease in recordable form, and the consent of the lessor is attached to this Affidavit.
8. The Home is or shall be anchored to the Land by attachment to a permanent foundation, constructed in accordance with applicable state and local building codes and manufacturer's specifications in a manner sufficient to validate any applicable manufacturer's warranty, and permanently connected to appropriate residential utilities (e.g., water, gas, electricity, sewer) ("Permanently Affixed"). The Homeowner intends that the Home be an immoveable fixture and a permanent improvement to the Land.

ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.

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9. The Home shall be assessed and taxed as an improvement to the Land. The Homeowner understands that if the Lender does not escrow for these taxes, that the Homeowner will be responsible for payment of such taxes.
10. Homeowner agrees that as of today, or if the Home is not yet located at the Property Address, upon the delivery of the Home to the Property Address:
 - (a) All permits required by governmental authorities have been obtained;
 - (b) The foundation system for the Home was designed by an engineer to meet the soil conditions of the Land. All foundations are constructed in accordance with applicable state and local building codes, and manufacturer's specifications in a manner sufficient to validate any applicable manufacturer's warranty;
 - (c) If piers are used for the Home, they will be placed where recommended by the Home manufacturer;
 - (d) The wheels, axles, towbar or hitch were removed when the Home was placed on the Property Address; and
 - (e) The Home is (i) Permanently Affixed to a foundation, (ii) has the characteristics of site-built housing, and (iii) is part of the Land.
11. If the Homeowner is the owner of the Land, any conveyance or financing of the Home and the Land shall be a single transaction under applicable state law.
12. Other than those disclosed in this Affidavit, the Homeowner is not aware of (i) any other claim, lien or encumbrance affecting the Home, (ii) any facts or information known to the Homeowner that could reasonably affect the validity of the title of the Home or the existence or non-existence of security interests in it.
13. The Homeowner hereby initials one of the following choices, as it applies to title to the Home:
 - ☐ A. The Home is not covered by a certificate of title. The original manufacturer's certificate of origin, duly endorsed to the Homeowner, is attached to this Affidavit, or previously was recorded in the real property records of the jurisdiction where the Home is to be located.
 - ☐ B. The Home is not covered by a certificate of title. After diligent search and inquiry, the Homeowner is unable to produce the original manufacturer's certificate of origin.
 - ☐ C. The manufacturer's certificate of origin and/or certificate of title to the Home ☐ shall be ☒ has been eliminated as required by applicable law.
 - ☐ D. The Home shall be covered by a certificate of title.
14. This Affidavit is executed by Homeowner pursuant to applicable state law.

ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.

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IN WITNESS WHEREOF, Homeowner(s) has/have executed this Affidavit in my presence and in the presence of the undersigned witnesses, if applicable, on this 24TH day of JANUARY, 2011.



Julie A Parsons (Seal)

Unofficial
Copy

ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.

LOAN #: 2010112950

STATE OF WASHINGTON

COUNTY OF

Clark

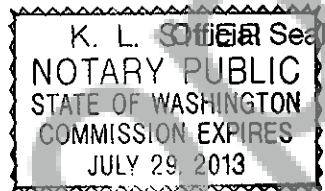
)
) ss.:
)

On the 24th day of January in the year 2011 before me,
the undersigned, a Notary Public in and for said State, personally appeared _____
Julie A Parsons AND Dan J Parsons

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.

K L Siler
Notary Signature

K L Siler
Notary Printed Name



Notary Public; State of
Qualified in the County of
My commission expires:

ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land
described herein and is to be filed for record in the records where conveyances of real estate are recorded.