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DOCUMENT TITLE(S):

Affixation Affidavit Manufactured Home

**AUDITOR FILE NUMBER & VOL. & PG. NUMBERS OF DOCUMENT(S)
BEING ASSIGNED OR RELEASED:**

Additional reference numbers can be found on page _____ of document.

GRANTOR(S):

LARRY GARDNER AND ROSE GARDNER

Additional grantor(s) can be found on page _____ of document.

GRANTEE(S):

BANK OF AMERICA, NA

Additional grantee(s) can be found on page _____ of document.

**ABBREVIATED LEGAL DESCRIPTION: (Lot, block, plat name OR; qtr/qtr,
section, township and range OR; unit, building and condo name.)**

Lot 1, R & L Gardner SP BK 3 PG 347

Additional legal(s) can be found on page 6 of document.

ASSESSOR'S 16-DIGIT PARCEL NUMBER:

02053230010100

Additional numbers can be found on page _____ of document.

The Auditor/Recorder will rely on the information provided on this form. The responsibility for the accuracy of the indexing information is that of the document preparer.

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Chicago Title ServiceLink Division
4000 Industrial Blvd
Aliquippa, PA 15001

~~CESSING~~

PARCEL ID #: 02053230010100

TBD- SEC 32, T2N, R5E page 5

Prepared By:

Bank of America NA
101 South Tryon Street
Charlotte, NC 28255

AFFIXATION AFFIDAVIT MANUFACTURED HOME

1972373

00021009743308009

[Escrow/Closing #]

[Doc ID #]

THE STATE OF WA
COUNTY OF SKamania

Section: _____

Lot: _____

Block: _____

Unit: _____

Manufactured Home Affixation Affidavit
1E227-XX (03/07).03(d/i)

Page 1 of 4



* 2 3 9 9 1 *



* 2 1 0 0 9 7 4 3 3 0 0 0 0 1 E 2 2 7 *

DOC ID #: 00021009743308009

BEFORE ME, the undersigned authority, on this day personally appeared
 Rose GARDNER
 Larry GARDNER

("Borrower"), known to me to be the person(s) whose name(s) is/are subscribed below, and who, being by me first duly sworn, did each on his or her oath state as follows:

1. The manufactured home located on the following described property located 10351 WASHOUGAL RIVER RD, WASHOUGAL, WA 98671-7023 in SKAMANIA County, ("Property Address") is permanently affixed to a foundation, is made a part of the land and will assume the characteristics of site-built housing.

2. The manufactured home is described as follows:

usedPalm Harbor HomesPalm Harbor Homes/NAP358A4

New/Used

Manufacturer's Name

Manufacturer's Name and Model No.

PH20.564927.8 X 58.5

Attach Legal Description

Manufacturer's Serial No.

Length/Width

3. The wheels, axles, towbar or hitch were removed when the manufactured home was placed and anchored on its permanent foundation, and the manufactured home was 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.
4. All foundations, both perimeter and piers, for the manufactured home have footings that are located below the frost line and the foundation system for the manufactured home was designed by an engineer to meet the soil conditions of the Property Address.
5. If piers are used for the manufactured home, they have been provided.
6. If state law so requires, anchors for the manufactured home have been provided.
7. The foundation system of the manufactured home meets applicable state installation requirements and all permits required by governmental authorities have been obtained.
8. The manufactured home is permanently connected to appropriate residential utilities such as electricity, water, sewer and natural gas.
9. The financing transaction is intended to create a first lien in favor of Lender. No other lien or financing affects the manufactured home, other than those disclosed in writing to Lender.
10. The manufactured home was built in compliance with the federal Manufactured Home Construction and Safety Standards Act.
11. The undersigned acknowledge his or her intent that the manufactured home will be an immovable fixture, a permanent improvement to the land and a part of the real property securing the Security Instrument.
12. The manufactured home will be assessed and taxed by the applicable taxing jurisdiction as real estate.

DOC ID #: 00021009743308009

13. The borrower is the owner of the land and any conveyance or financing of the manufactured home and the land shall be a single real estate transaction under applicable state law.

Borrower(s) certifies that Borrower(s) is in receipt of (a) the manufacturer's recommended carpet maintenance program (if required by Lender), (b) any manufacturer's warranties that are still in effect and cover the heating/cooling systems, water heater, range, etc., and (c) the formaldehyde health notice. This affidavit is being executed pursuant to applicable state law.

Rosie Almeida
Witness

[Signature]
Witness

Rose Gardner 8/22/09
ROSE GARDNER Borrower
10351 WAHOUGAL RIVER RD, WASHOUGAL, WA 98671 Date

Larry Gardner 8/22/09
LARRY GARDNER Borrower
10351 WAHOUGAL RIVER RD, WASHOUGAL, WA 98671 Date

Borrower
Date

Borrower
Date

State of WA
County of CLALLAM

Subscribed and sworn to (or affirmed) before me on this 22 day of AUG, 2009
by ROSE AND LARRY GARDNER personally known to me or proved to
me on the basis of satisfactory evidence to be the person(s) who appeared before me.

[Signature]
Notary Public

[Acknowledgment on Following Page]

DOC ID #: 00021009743308009

LENDER ACKNOWLEDGMENT**Lender's Statement of Intent:**

The undersigned Lender intends that the manufactured home be an immovable fixture and a permanent improvement to the land.

LENDER:

By: Arlene Lam
 Its: Fulfillment team leader

State of California §
 State of California §

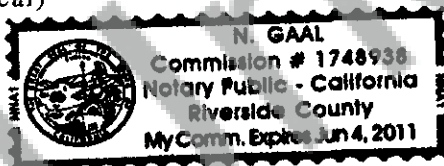
County of Los Angeles, Diamond Bar (city or town), §

This instrument was acknowledged before me on 8-20-2009 [date],
 by Arlene Lam [name of agent],

Fulfillment team leader [title of agent] of
Bank of America N.A. [name of entity acknowledging],

a NC, N.A. Banking Association [state and type of entity], on behalf of
Bank of America N.A. [name of entity acknowledging].

(Seal)



N. GAAL
 Signature of Notarial Officer

Notary Public
 Title of Notarial Officer
 My commission expires:

Loan # 210097433
Order # 1972373
Name ROSEMARY DENICE

ClientCityStateZip

Exhibit A

Legal Description

All that certain parcel of land situate in the County of Skamania, State of Washington, being known and designated as follows:

LOT 1 R & L GARDNER SP BK 3/PG 347-

Tax ID: 02053230010100

Unofficial
Copy