

WHEN RECORDED RETURN TO:

Linda Jones
On Q Financial
4800 N. Scottsdale Dr. Suite 5500
Scottsdale, AZ 85251

S16-0353JA

DOCUMENT TITLE(S):
Manufactured Home Affidavit of Affixation

REFERENCE NUMBER(S) OF DOCUMENTS ASSIGNED OR RELEASED:

GRANTOR:
Chiyo Takahashi, an unmarried woman

GRANTEE:
On Q Financial, Inc.

LEGAL DESCRIPTION:

A tract of land in the Northwest Quarter of Section 35, Township 4 North, Range 7 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

Lot 3 of the Revised Hollenberry Short Plat, recorded in Book 2 of Short Plats, Page 33, Skamania County Records.

TAX PARCEL NUMBER(S):
04-07-35-0-0-1003-00

This document was prepared by:
Linda Jones
On Q Financial
4800 N. Scottsdale Dr Suite 5500
Scottsdale, AZ 85251

LOAN #: 103416246373

MANUFACTURED HOME AFFIDAVIT OF AFFIXATION

STATE OF WA

COUNTY OF Skamania

This Manufactured Home Affidavit of Affixation is made this 26th day of September, 2016 and is incorporated into and shall be deemed to supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower" or "Homeowner") to secure Borrower's Note to **On Q Financial, Inc.**

("Lender").

Borrower and Lender state that it is their intent that the manufactured home be and remain permanently attached to and part of the real property, and that it be regarded as an immovable fixture thereto and not as personal property.

"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 X Year 1987 Length 48 Width 28

Manufacturer/Make Fleetwood

Model Name or Model No. American Manigon

Serial No. RFLAM2AHO74806811

Serial No. _____

Serial No. _____

Serial No. _____

HUD Label Number(s) ORE149820 & ORE149821

Certificate of Title Number _____

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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- 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.
- 5. The Home is or will be located at the following "Property Address":
312 Blackledge Rd, 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.
SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".

- 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.
- 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.

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10. The Home is subject to the following security interests (each, a "Security Interest"):

_____ Name of Lienholder	_____ Name of Lienholder
_____ Address:	_____ Address:
_____ Original Principal Amount Secured: \$	_____ Original Principal Amount Secured: \$

11. 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.

12. 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.

13. 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.

14. 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.

15. This Affidavit is executed by Homeowner pursuant to applicable state law.

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This Affidavit is executed by Homeowner(s) and Lienholder(s) pursuant to applicable state law and shall be recorded in the real property records in the county in which the real property and manufactured home are located.

Chiyo Takahashi (Seal)
CHIYO TAKAHASHI

STATE OF Washington

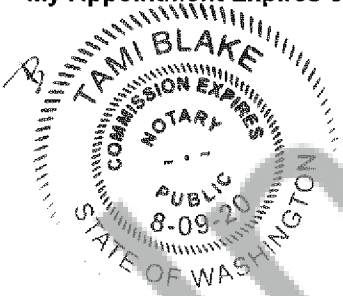
COUNTY OF Skamania SS:

On this day personally appeared before me CHIYO TAKAHASHI to me known to be the individual party/parties described in and who executed the within and foregoing instrument, and acknowledged that he/she/they signed the same as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 28th day of September 2016

Tami Blake
Notary Public in and for the State of Washington
Washington, residing at Casco

My Appointment Expires on 08-09-2020



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LOAN #: 103416246373

IN WITNESS WHEREOF, Lender, being duly sworn on oath, intends that the Home be and remain Permanently Affixed to the Land and that the Home be an immoveable fixture and not as personal property.

On Q Financial, Inc.

Lender

Nelya Chukhriy

By: Authorized Signature

STATE OF: _____

COUNTY OF: _____

)
) SS.:
)

On the _____ day of _____ in the year _____ before me, the undersigned, a Notary Public in and for said State, personally appeared _____

_____ 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.

Official Seal:

Notary Signature

Notary Printed Name

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

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IN WITNESS WHEREOF, Lender, being duly sworn on oath, intends that the Home be and remain Permanently Affixed to the Land and that the Home be an immoveable fixture and not as personal property.

On Q Financial, Inc.

Lender

Kristy Benson

By: Authorized Signatere

STATE OF: WA)
COUNTY OF: Snohomish) SS.:

On the 29th day of Sept in the year 2016 before me, the undersigned, a Notary Public in and for said State, personally appeared Kristy Benson

_____ 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

Official Seal:

Shannon L. Ochoa
Notary Printed Name

Notary Public; State of WA
Qualified in the County of Snohomish
My Commission expires: 6/29/18



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