

When recorded, return to:
First American Mortgage Solutions
c/o New American Funding Post Closing
1795 International Way
Idaho Falls , ID 83402

LOAN #: 157518170880
MIN: 1003763-0003106345-4

**REAL PROPERTY AND MANUFACTURED HOME
LIMITED POWER OF ATTORNEY**

(Solely to execute or release title, mortgage or deed of trust, security filing,
transfer of equity and insurance documents and proceeds.)

The undersigned borrower(s), **James Arnold Ross**

whether one or more, each referred to below as "I" or "me," residing at:
1809 ne 187th ave, vancouver, WA 98684

("Mailing Address").

I am the Buyer/Owner of the following manufactured home (the "Manufactured Home"):

New _____ Used X Year 1995 Length 52 Width 27

Make Marlette Homes Inc

Model Name or Model No. 9501

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Serial No. H-011059 A/B/OJ20725WA

Serial No. _____

Serial No. _____

Serial No. _____

permanently affixed to the real property located at

191 BRIER ROAD
Washougal, WA 98671
Skamania

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

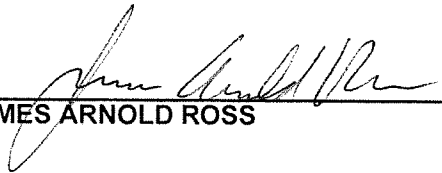
("Property Address") and as more particularly described on Exhibit A attached hereto (the "Real Property").
I do hereby irrevocably make, constitute, appoint and authorize with full powers of substitution,
Broker Solutions, Inc.dba New American Funding, a Corporation

("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 **October 31, 2018** 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.

LOAN #: 157518170880

WITNESS my hand and seal this 31st day of October, 2018.

 10-31-18 (Seal)
JAMES ARNOLD ROSS DATE

STATE OF WASHINGTON

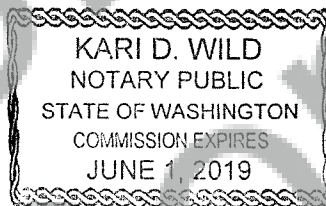

COUNTY OF SKAMANIA SS:

On this day personally appeared before me JAMES ARNOLD ROSS 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 31 day of OCT, 2018.


Notary Public in and for the State of
Washington, residing at Camas

My Appointment Expires on 10/1/19



LOAN #: 157518170880

Exhibit A

APN #: 01-05-07-0-0-0100-00

Unofficial
Copy

Ellie Mae, Inc.

GDEXA 0100
GMANPRLU (CLS)