

When recorded, return to:
Nations Lending Corporation
Attn: Final Document Department
4 Summit Park Drive, Suite 200
Independence, OH 44131

XXXXXXXXXXXXXXXXXXXX
APN: 01050800081100

Abb. Legal: SE 1/4 of NW 1/4 of Sec 8. Twp 1 N. Rge SE of W. M.
Lot 4 of the Robert Ferguson. BK 2 Pg 37
Full Legal Desc. on Pg- 4.

HRs - NL 1073
APN 01 05 08 0 0 0811 00

LOAN #: 30552005352983
MIN: 1007560-1006061423-0

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), **Charles M Rutherford AND Amy J Rutherford** - GRANTOR
GRANTEE: NATIONS LENDING CORP

whether one or more, each referred to below as "I" or "me," residing at:
141 Meko Way, Washougal, WA 98671

("Mailing Address").

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

New _____ Used X Year 1988 Length 1 Width 1

Make SKYLINE

Model Name or Model No. OAK MANOR 5703

Serial No. 0691-0409-Y

Serial No. _____

Serial No. _____

Serial No. _____

permanently affixed to the real property located at

141 Meko Rd (Street Address)
Washougal, WA 98671 (City, State, Zip)
Skamania (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,
Nations Lending Corporation, 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 13, 2020** 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.

WITNESS my hand and seal this 13th day of October, 2020.

Charles M Rutherford 10-13-2020 (Seal)
CHARLES M RUTHERFORD DATE

Amy J Rutherford 10/15/2020 (Seal)
AMY J RUTHERFORD DATE

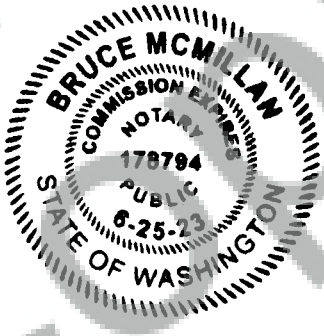
STATE OF WASHINGTON

Pacific
COUNTY OF ~~SKAMANIA~~ SS:
BM

On this day personally appeared before me CHARLES M RUTHERFORD AND ~~AMY J RUTHERFORD~~ 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 13th day of OCTOBER, 2020.

Bruce McMillan
Notary Public in and for the State of
Washington, residing at *Ocean Shores, WA*

My Appointment Expires on *6/25/2023*



A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of Washington

County of ~~Clark~~ Skamania

)
) ss.
)

On 10-15-2020 before me,

JUDY F ROSS

Notary Public personally appeared Amy J. Rutherford

who proved to me on the basis of satisfactory evidence to be the person(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 authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Washington that the foregoing paragraph is true and correct. WITNESS my hand and official seal.

SIGNATURE

Judy F Ross

NOTARY PUBLIC
STATE OF WASHINGTON
JUDY F. ROSS
MY COMMISSION EXPIRES
JUNE 26, 2022

Exhibit A

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, AND IS DESCRIBED AS FOLLOWS:

A PARCEL OF LAND IN THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 8, TOWNSHIP 1 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:

LOT 4 OF THE ROBERT FERGUSON SHORT PLAT, AS RECORDED IN BOOK 2 OF SHORT PLATS 37, SKAMANIA COUNTY RECORDS.

Parcel ID: ~~XXXXXXXXXX~~
01 05 08 0 0 0811 00

Commonly known as 141 Meko Road, Washougal, WA 98671
However, by showing this address no additional coverage is provided

ABBREVIATED LEGAL: LT 4 ROBERT FERGUSON SP BK 2 PG 37,
CLARK COUNTY, WA.