

Document Return Address:
2701 Wells Fargo Way
MAC# X9999-01M
Minneapolis, MN 55467
Loan # 0068276856
Prepared by MARISSA WILT



200706150068

Skagit County Auditor

6/15/2007 Page 1 of 13 11:58AM

LAND TITLE OF SKAGIT COUNTY

1222874

**PERMANENT LOAN EXTENSION AGREEMENT
MODIFICATION
NEW CONSTRUCTION**

This Permanent Loan Extension Agreement (this "Agreement") is made to be effective as of the 14TH day of JUNE, 2007, and is incorporated into and shall be deemed to amend, supplement and extend the Mortgage, Deed of Trust, Deed or Security Deed (the "Security Instrument") dated as of the 22ND day of SEPTEMBER, 2006, executed by the undersigned Borrower(s) (referred to herein as "Borrower", whether one or more), in favor of Wells Fargo Bank, National Association ("Lender"). (Lender and its successors and assigns shall be referred to herein as the "Note Holder".) The Security Instrument secures a Note (the "Note") dated the same date as the Security Instrument payable to the order of Lender. All terms defined in the Security Instrument shall have the same meaning in this Agreement and all other terms of the Security Instrument not amended hereby remain in full force and effect.

ORIGINAL MORTGAGE RECORDING INFORMATION

Document Number 200609260224 Date of Recording 9/26/2006
County, State of Recording SKAGIT COUNTY, WA Book and Page Number

Property Address

23301 BUCHANAN ST
MOUNT VERNON, WA 98273

"Grantor" Martin B. Rusch
Georgia R. Rusch

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower (and each Borrower if more than one) further covenants and agrees as follows:

1. **PERMANENT LOAN.** The Security Instrument, as amended and extended by this Agreement, secures a permanent mortgage loan that replaces a construction loan between Lender and Borrower dated the same date as the Security Instrument and evidenced by the Note with a Construction Loan Addendum Amending Note. The Note, as amended by a Permanent Loan Addendum Amending Note, evidences the permanent mortgage loan. Upon execution of this Agreement and the Permanent Loan Addendum, the terms and conditions of the Construction Loan Addendum Amending Note shall be of no further force and effect.

2. **DEFINITIONS.** The definitions set forth in the Security Instrument are amended as follows:

"Lender". Lender's address is Wells Fargo Bank, N.A., P.O. Box 11701, NEWARK, NJ 07101-4701.

"Note". The Note states that the Borrower owes Lender TWO HUNDRED EIGHTY-EIGHT THOUSAND Dollars (U.S. \$ 288,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than JULY 01, 2037.

"Riders". Riders are to be executed by Borrower [check box as applicable]:

- Adjustable Rate Rider
- Balloon Rider
- VA Rider
- Condominium Rider
- 2nd Home Rider
- Biweekly Payment Rider
- 1-4 Family Rider
- PUD Rider
- Manufactured Home Rider

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Addendum.

BORROWER(S)

Martin B Rusch
Name: MARTIN B. RUSCH

Georgia R. Rusch
Name: GEORGIA R. RUSCH

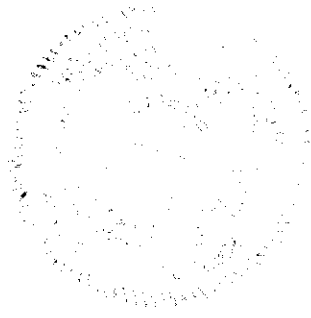
STATE OF WASHINGTON
SKAGIT County ss:

On this 14th day of June 2007, I, a Notary Public in and for said county and in said state, hereby certify that Martin B. Rusch + Georgia R. Rusch whose name(s) is/are signed to the foregoing conveyance, and who is/are know to me, acknowledged before me that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily and as his/her/their act on the day the same bears date.

Given under my hand and seal of office this 14th day of June 2007.

My Commission Expires: 10/25/09

[Signature]
Notary Public



LENDER SIGNATURE


Name (VP LOAN DOCUMENTATION or above): ALVIN Y. WONG

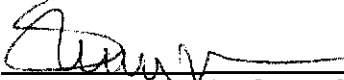
THE STATE OF WASHINGTON
COUNTY OF KING

BEFORE ME, the undersigned authority, on this day personally appeared ALVIN Y. WONG as VP LOAN DOCUMENTATION of WELLS FARGO BANK N.A. known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he/she executed the same for the purpose and consideration therein expressed, in the capacity therein stated, as the act and deed of said WELLS FARGO BANK N.A.

GIVEN UNDER MY HAND AND SEAL OF OFFICE this the 14TH day of JUNE,

My Commission Expires:

4/29/08


Notary Public for the State of WASHINGTON
Name: SHANNON HOFFMAN



200706150068

Skagit County Auditor

0068276856

Record and Return [] by Mail [] by Pickup to:
WFHM FINAL DOCS X9999-01M
1000 BLUE GENTIAN ROAD
EAGAN, MN 55121

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

22301 BUCHANAN STREET

Street Address

MOUNT VERNON, WA 98273

("Present Address").

City, State Zip, County

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

NEW	Year	Manufacturer's Name	Model Name or Model No.	Length x Width
NEW	2007	HOMEBUILDERS NORTHWEST	VISTA NUEVO 58817	040 x 059
HB34870R		HB34870R	HB34870R	
Serial No.		Serial No.	Serial No.	Serial No.

permanently affixed to the real property located at 22301 BUCHANAN STREET

Street Address

MOUNT VERNON, SKAGIT, WA 98273

("Property Address") and as more

City, County, State Zip

Page 1 of 4

Initial: MR SR

NMFL # 7110 (MALA) Rev 02/06



200706150068
Skagit County Auditor

6/15/2007 Page

4 of

13 11:56AM

particularly described on Exhibit A attached hereto (the "Real Property"). I do hereby irrevocably make, constitute, appoint and authorize with full powers of substitution, WELLS FARGO BANK, N.A.

("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 JUNE 14, 2007 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 _____ day of _____.

Mart B. Rusch

Borrower
MARTIN B. RUSCH

Witness

Georgia R. Rusch

Borrower
GEORGIA R. RUSCH

Witness

Borrower

Witness

Borrower

Witness

STATE OF

WA

COUNTY OF

Skagit

ss.:

On the 14th day of June 2007 in the year _____ before me, the undersigned, a Notary Public in and for said State, personally appeared

Martin B. Rusch + Georgia R. Rusch

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

Kevin Plachy

Notary Printed Name

Notary Public; State of

WA

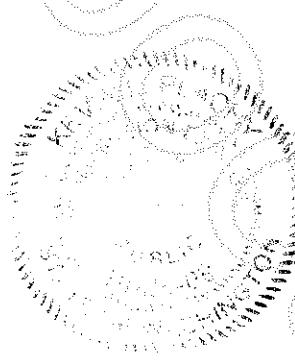
Qualified in the County of

Skagit

My commission expires:

10/25/09

Official Seal:



Drafted By: MARISSA WILT

[] Check if Construction Loan

Loan Number: 0068276856



200706150068
Skagit County Auditor

EXHIBIT A

PROPERTY DESCRIPTION

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

SEE ATTACHED LEGAL DESCRIPTION

**YEAR - 2007; MAKE - HOMEBUILDERS NORTHWEST; MODEL - VISTA NUEVO
58817; SERIAL - HB34870R**



200706150068

Skagit County Auditor

0068276856

MANUFACTURED HOME AFFIDAVIT OF AFFIXATION

Record and Return by Mail by Pickup to:

WPHM FINAL DOCS X9999-01M

1000 BLUE GENTIAN ROAD

EAGAN, MN 55121

This Instrument Prepared By:

MARISSA WILT

Preparer's Name

600 108TH AVENUE N.E., SUITE 340

Preparer's Address 1

BELLEVUE, WA 980040000

Preparer's Address 2

0068276856

Loan 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.

Page 1 of 4

Initial: *MR* *JS*

NMFL # 7111 (MAHA) Rev 05/07



200706150068

Skagit County Auditor

6/15/2007 Page

8 of

13 11:56AM

MARTIN B. RUSCH
GEORGIA R. RUSCH

[type the name of each Homeowner signing this Affidavit]:

being duly sworn, on his or her oath state as follows:

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

New/Used	Year	Manufacturer's Name	Model Name or Model No.	Length x Width
NEW	2007	HOMEBUILDERS NORTHWEST	VISTA NUEVO 58817	040 x 059
HB34870R		HB34870R	HB34870R	
Serial No.	Serial No.	Serial No.	Serial No.	

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 Home is or will be located at the following "Property Address":
23301 BUCHANAN STREET, MOUNT VERNON, SKAGIT, WA 98273
Street or Route, City, County, State Zip Code

5. The legal description of the Property Address ("Land") is:
SEE ATTACHED LEGAL DESCRIPTION

YEAR - 2007; MAKE - HOMEBUILDERS NORTHWEST; MODEL - VISTA NUEVO 58817; SERIAL - HB34870R

TAX STATEMENTS SHOULD BE SENT TO: WELLS FARGO HOME MORTGAGE, P.O. BOX 11701, NEWARK, NJ 071014701

6. 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.
7. The Home [] is [] 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 immovable 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.



8. The Home shall be assessed and taxed as an improvement to the Land.
9. 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) The wheels, axles, towbar or hitch were removed when the Home was, or will be, placed on the Property Address; and
 - (d) The Home is (i) Permanently Affixed to a foundation, (ii) has the characteristics of site-built housing, and (iii) is part of the Land.
10. 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.
11. 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.
12. A Homeowner shall initial only one of the following, as it applies to title to the Home: **Closing and Agent: please refer to the Manufactured Home and Land Supplemental Closing Instructions for completion instructions**:
- 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.
 - 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.
 - The manufacturer's certificate of origin and/or certificate of title to the Home shall be has been eliminated as required by applicable law.
 - The Home shall be covered by a certificate of title.
13. This Affidavit is executed by Homeowner(s) 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.

IN WITNESS WHEREOF, Homeowner(s) has executed this Affidavit in my presence and in the presence of the undersigned witnesses on this 14th day of

June, 2007.

Martin B Rusch _____
Homeowner #1 (SEAL) Witness

MARTIN B. RUSCH

Georgia R. Rusch _____
Homeowner #2 (SEAL) Witness

GEORGIA R. RUSCH

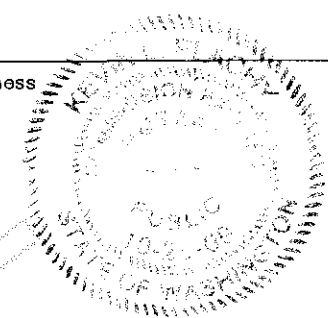
Homeowner #3 (SEAL) Witness

Homeowner #4 (SEAL) Witness

STATE OF WA

COUNTY OF Skagit

ss.:



On the 14th day of June in the year 2007
before me, the undersigned, a Notary Public in and for said State, personally appeared

Martin B. Rusch & Georgia R. Rusch

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

Kevin H. Kelly
Notary Printed Name

Notary Public, State of WA

Qualified in the County of Skagit

My Commission expires: 10/22/09

Official Seal:

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.



Record and Return by Mail by Pickup to:
WFHM FINAL DOCS X9999-01M
1000 BLUE GENTIAN ROAD
EAGAN, MN 55121

MANUFACTURED HOME RIDER TO MODIFICATION AGREEMENT

This Rider is made this **JUNE 14, 2007**, and is incorporated into and amends and supplements the Modification Agreement ("Modification Agreement") of the same date given by the undersigned ("Borrower") to **WELLS FARGO BANK, N.A.**

(**"Lender"**) and covering the Property described in the Security Instrument and located at:
23301 BUCHANAN STREET, MOUNT VERNON, WA 98273
(Property Address)

Borrower and Lender agree that the Modification Agreement is amended and supplemented as follows:

- 1. **Purpose and Effect of Rider.** IF THERE IS A CONFLICT BETWEEN THE PROVISIONS IN THIS RIDER AND THOSE IN THE SECURITY INSTRUMENT, THE PROVISIONS IN THIS RIDER SHALL CONTROL. THE CONFLICTING PROVISIONS IN THE SECURITY INSTRUMENT WILL BE ELIMINATED OR MODIFIED AS MUCH AS IS NECESSARY TO MAKE ALL OF THE CONFLICTING TERMS AGREE WITH THIS RIDER.
- 2. **Lender's Security Interest.**

All of Borrower's obligations secured by the Security Instrument also shall be secured by the "Manufactured Home." This Rider amends and modifies the Security Instrument to amend and restate the description of the Property to include the "Manufactured Home" as follows:

NEW	2007	HOMEBUILDERS NORTHWEST	VISTA NUEVO 58817	040 x 059
New/Used	Year	Manufacturer's Name	Model Name or Model No.	Length x Width
HB34870R		HB34870R	HB34870R	
Serial No.		Serial No.	Serial No.	Serial No.

Initial: MR ST



200706150068
Skagit County Auditor

By signing below, Borrower accepts and agrees to the terms and covenants contained in this Rider.

WITNESS my hand and seal this 14th day of June 2007

Martin B. Rusch
Borrower

Georgia R. Rusch
Borrower

MARTIN B. RUSCH
Printed Name

GEORGIA R. RUSCH
Printed Name

Borrower

Borrower

Printed Name

Printed Name

STATE OF WA

COUNTY OF Skagit

ss.:

On the 14th day of June in the year 2007 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.

Notary Signature

Notary Public; State of WA

Karen Hachey
Notary Printed Name

Qualified in the County of Skagit

My commission expires: 10/25/09

Official Seal:

Drafted By: MARISSA WILT

Check if Construction Loan

Loan Number: 0068276856

