



200710290085

Skagit County Auditor

10/29/2007 Page

1 of

5 11:01AM

When Recorded Mail To:

FIRST AMERICAN TITLE INSURANCE
LENDERS ADVANTAGE
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
ATTN: NSS

Please print or type information **WASHINGTON STATE RECORDER'S Cover Sheet** (RCW 65.04)

Document Title(s) (or transactions contained therein): (all areas applicable to your document must be filled in)

1. REAL PROPERTY AND MANUFACTURED HOME LIMITED POWER OF ATTORNEY

Reference Number(s) of Documents assigned or released:

Additional reference #'s on page _____ of document

Grantor(s) (Last name, first name, initials)

1. SPRAGUE, DOUGLAS K

Additional names on page _____ of document.

Grantee(s) (Last name first, then first name and initials)

1. AMERISAVE MORTGAGE CORPORATION

Trustee: FIRST AMERICAN TITLE

Additional names on page _____ of document.

Legal description (abbreviated: i.e. lot, block, plat or section, township, range)

LOT 42, "EAGLE VALLEY P.U.D." VOL 15 PGS 181-183

Additional legal is on PAGE 4 of document.

Assessor's Property Tax Parcel/Account Number

P106935

Assessor Tax # not yet assigned

The Auditor/Recorder will rely on the information provided on the form. The staff will not read the document to

verify the accuracy or completeness of the indexing information provided herein.

I am requesting an emergency nonstandard recording for an additional fee as provided in RCW

36.18.010. I understand that the recording processing requirements may cover up or otherwise

obscure some part of the text of the original document.

Signature of Requesting

Party

Record and Return by Mail by Pickup to:
AMERISAVE MORTGAGE CORPORATION
3525 PIEDMONT ROAD, 6 PIEDMONT CENTER STE 710
ATLANTA, GEORGIA 30305

Loan Number: 253386-50244306

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:

5058 AERIE LANE
Street Address
SEDRO WOOLLEY, WASHINGTON 98284 ("Present Address").
City, State, Zip, County

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

New/Used	Year	Manufacturer's Name
NEW	1995	LIBERTY HOMES
Model Name/Model No.	Manufacturer's Serial No.	Length/Width
01643	09L30262XU	26X66

permanently affixed to the real property located at 5058 AERIE LANE, SEDRO WOOLLEY,
Street Address
WASHINGTON 98284 ("Property Address") and as more
City, County, State, Zip

particularly described on Exhibit A attached hereto (the "Real Property"). I do hereby irrevocably make, constitute, appoint and authorize with full power of substitution, AMERISAVE MORTGAGE 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 JUNE 4, 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 of 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 10th day of July 2007

Witness

Witness

Douglas K. Sprague 7/10/07
Borrower DOUGLAS K. SPRAGUE Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date



STATE OF WASHINGTON)

) ss.:

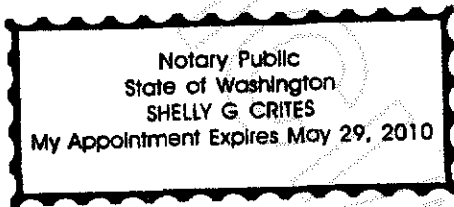
COUNTY OF SKAGIT)

On the ~~4th~~ ^{10th} day of ~~JUNE~~ ^{July}

in the year 2007 before me, the undersigned, a

Notary Public in and for said State, personally appeared DOUGLAS K. SPRAGUE

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)

Shelly G. Crites
Notary Signature

Shelly G. Crites
Notary Printed Name

Notary Public; State of Washington

Qualified in the County of Skagit

My Commission Expires: 5-29-2010



Form No. 3301 (6/00)
Short Form Commitment, EAGLE
SE-24 MO

ORDER NO: 4780465
FILE NO: 4780465
LENDER REF: 253386

Exhibit "A"



The land referred to in this policy is situated in the **STATE OF WASHINGTON, COUNTY OF SKAGIT, CITY OF SEDRO WOOLLEY**, and described as follows:

LOT 42, "EAGLE VALLEY P.U.D", AS PER PLAT RECORDED VOL. 15 OF PLATS, PAGES 181 TO 183, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON.

FOR INFORMATION ONLY:

LOT 42, "EAGLE VALLEY P.U.D"

APN:P106935

 SPRAGUE
12725944 WA
FIRST AMERICAN LENDERS ADVANTAGE
POWER OF ATTORNEY



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Skagit County Auditor