

WHEN RECORDED RETURN TO:

Stewart Title of Island County
499 NE Midway Blvd, Suite 2
Oak Harbor, WA 98277



200905270100
Skagit County Auditor

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97548
STG-23691

DOCUMENT TITLE(S)

GUARDIAN NORTHWEST TITLE CO.

97548-2

Specific Durable Power of Attorney

REFERENCE NUMBER(S) OF DOCUMENTS ASSIGNED OR RELEASED:

GRANTOR(S):

Jeffery R. Orr

GRANTEE(S):

Marylou M. Orr

ABBREVIATED LEGAL:

Section 16, Township 34, Range 4; Ptn. SE (aka Lot 3, Thunderbird
Terrace Short Plat No. LU04-022)

TAX PARCEL NUMBER(S):

340416-4-015-0600 (P122560)

LPB 01-05(1)

UNOFFICIAL DOCUMENT

[Space Above This Line For Recording Data]

After recording return to:

Prepared by:

SPECIFIC DURABLE POWER OF ATTORNEY

NOTICE: IF YOU HAVE ANY QUESTIONS ABOUT THE POWERS YOU ARE GRANTING TO YOUR AGENT AND ATTORNEY-IN-FACT IN THIS DOCUMENT, OBTAIN COMPETENT LEGAL ADVICE. YOU MAY REVOKE THIS POWER OF ATTORNEY IF YOU LATER WISH TO DO SO.

I, JEFFERY R. ORN,
whose address is 1115 N. WAUGH ROAD MT. VERNON WA 98273,
appoint MARYLOU M. ORN,
whose address is 1115 N. WAUGH ROAD MT. VERNON WA 98273,
as my agent and attorney-in-fact ("Agent") to act for me in any lawful way with respect to applying for and consummating financial transactions involving the Property (described below).

1. PROPERTY

The Property is described as: See Attached Exhibit A

and has an address of 1115 N. WAUGH ROAD MT. VERNON WA 98273



2. AGENT'S AUTHORITY

(YOU MUST CROSS OUT ALL POWERS YOU WISH TO WITHHOLD FROM YOUR AGENT)

I hereby authorize my Agent to do all acts necessary to obtain financing and pledge the Property as security on my behalf for the following purposes:

- Purchase the Property
- Refinance to pay off existing liens on the Property
- Construct a new dwelling on the Property
- Improve, alter or repair the Property
- Withdraw cash equity from the Property
- Establish a line of credit with the equity in the Property

3. SPECIAL INSTRUCTIONS

VA Loan: In the event my Agent applies for a loan on my behalf that is guaranteed by the Department of Veterans Affairs: (1) all or a portion of my entitlement may be used; (2) if this is a purchase transaction, the price of the Property is \$ _____; (3) the amount of the loan to be secured by the Property is \$ _____; and (4) I intend to use and occupy the Property as my home. My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

FHA Loan: I intend to use and occupy the Property as my home. My Agent is authorized to sign the loan application (only if I am incapacitated), receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

Conventional Loan: My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

4. GENERAL PROVISIONS

THIS POWER OF ATTORNEY IS EFFECTIVE IMMEDIATELY AND WILL CONTINUE UNTIL IT IS REVOKED BY ME. Any third party who receives a copy of this Power of Attorney may act under it. Revocation of this Power of Attorney is not effective as to a third party until the third party receives actual notice of the revocation. I agree to indemnify the third party for any claims that arise against the third party due to reliance on this Power of Attorney.

THIS POWER OF ATTORNEY IS NOT AFFECTED BY MY SUBSEQUENT DISABILITY OR INCAPACITY.

I HEREBY RATIFY AND CONFIRM ALL THAT MY AGENT MAY LAWFULLY DO OR CAUSE TO BE DONE BY VIRTUE OF THIS POWER OF ATTORNEY AND THE RIGHTS, POWERS AND AUTHORITY GRANTED HEREIN.

Witness Date

[Signature] _____
Principal Date

Witness Date



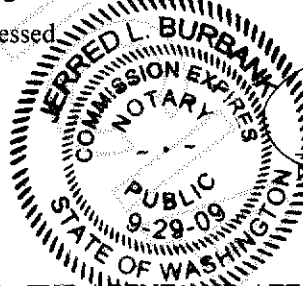
ATTENTION NOTARY PUBLIC: If the acknowledgment below does not meet the statutory requirements of your authorizing state, complete a proper acknowledgment on a separate sheet of paper and attach it to this document.

STATE OF Washington

COUNTY OF Skagit

Before me, on this day personally appeared Jeffery R Orr
known to me (or proved to me on the oath of _____

or through _____) to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that s/he executed the same for the purposes and consideration therein expressed



[Handwritten Signature]

Notary Public

WARNING TO AGENT: THE AGENT AND ATTORNEY-IN-FACT, BY ACCEPTING OR ACTING UNDER THE APPOINTMENT, ASSUMES THE FIDUCIARY AND OTHER LEGAL RESPONSIBILITIES OF AN AGENT.



EXHIBIT "A"

Lot 3 of Thunderbird Terrace Short Plat Land Use No. LU04-022 recorded March 7, 2005, under Auditor's File No. 200503070126, records of Skagit County, Washington; being a portion of the Southeast ¼ of Section 16, Township 34 North, Range 4 East, W.M.



200905270100

Skagit County Auditor