



201005120082
Skagit County Auditor

5/12/2010 Page 1 of 5 4:07PM

WHEN RECORDED, RETURN TO:
FIRST AMERICAN LENDERS ADVANTAGE
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING - TEAM 2
Accommodation Recording Per Client Request

Please Type or Print Neatly & Clearly All Information

Document Titles

Manufactured Home Limited Power of Attorney

Reference Number(s) of Related Documents

Grantor(s) (Last Name, First & Middle Initial)

Schenberg, Kurt
Gerhardt - Schenberg, Laura M

Grantee(s) (Last Name, First & Middle Initial)

Bank of America

Legal Description (Abbreviated form is acceptable) i.e. Section/Township/Range/1/4 Section

Lot 2 Tract: short plat 99 0031 WAF NO. 2001120077

Assessor's Tax Parcel ID Number: 36041900130000

The County Auditor will rely on the information provided on this form. The Staff will not read the document to verify the Accuracy or completeness of the indexing information provided herein.

Sign below only if your document is Non-Standard

I am requesting an emergency non-standard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may come up or otherwise obscure some parts of the text of the original document. Fee for non-standard processing is \$50.

Signature of Requesting Party

Prepared by and
Return to: ~~BANK OF AMERICA~~
ATTN: RECONTRUST CO., NA., TX2-979-01-07
P.O. BOX 619003

Manufactured Home Limited Power of Attorney

DALLAS, TX 75261-9003
FHA Case # 561-955475-7-703
Loan # 0852887810
6405220-3

The undersigned borrower(s) whether one or more, each referred to below as "I" or "we", residing at 18174 FOX HOLLOW LN, BOW, WA 98232
("Present Address")

Buyer/Owner of the following manufactured home:

New Used Year: 1999

Manufacturer's Name: Winbata

Manufacturer's Serial #: WIN26669903487

Permanently affixed to the real property located at
18174 FOX HOLLOW LANE, BOW, WA 98232-9510

("Property Address")

And as more particularly described on Exhibit A, attached hereto (the "Real Property"), does hereby irrevocably make, constitute, appoint and authorize with full powers of substitution:
BANK OF AMERICA, N.A.

("Lender"),

its successors, assigns or designees as my agent and attorney-in-fact, in my name, place and stand in any way which I could do, if I were personally present, with full power of substitution and delegations (1) to complete, execute and deliver, in my name or Lender's name, any and all forms, certificates, assignments, designations or other documentation as may be necessary or proper to carry out the terms and provisions of the Security Instrument executed by the undersigned 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 or other documentation as may be necessary or proper to make application for and obtain the Certificate of Title for the manufactured home designated above, 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 or other documentation as may be necessary or proper to have the manufactured home treated as real estate for any and all purposes under the 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 real estate described in Exhibit A to be eligible for sale to the Federal National Mortgage Association ("FannieMae"), 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

Page 1 of 3

BA520 (0701)

Wolters Kluwer Financial Services

G520 04/23/10 2:49 PM 0852887810



201005120082
Skagit County Auditor

5/12/2010 Page 2 of 5 4:07PM

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 continuations statements, amendments, and supplements thereto, mortgages, deeds of trust and other documents which may from time to time be deemed necessary to perfect, preserve and protect Lender's security interest in the Real Property, the manufactured home 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 or other documentation are prepared the serial number for the manufactured housing unit may not be available. The manufactured housing unit may be a factory order in the process of being constructed. Immediately, upon receipt of the serial number, I understand and agree that the above items may be completed and corrected 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 document.

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 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 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 Power of Attorney shall not be affected by my subsequent incapacity, disability, or incompetence. I do further grant unto said Attorney-in-Fact 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 23 day of April 2010.

Laura M Gerhardt Schonberg (Seal)
LAURA M GERHARDT SCHONBERG - Borrower

Kurt Schonberg (Seal)
KURT SCHONBERG - Borrower

- Borrower (Seal)

- Borrower (Seal)

- Witness

- Witness

BA520 (0701)
G520 04/23/10 2:49 PM 0852887810

Page 2 of 3



201005120082
Skagit County Auditor

State of WASHINGTON

County of ~~SKAGIT~~ Whatcom

On this, the 23 day of April, 2010, before me,

Maryann Eberlein, the undersigned officer, personally appeared

Laura M Gerhardt Schenck and Kjet Schenck, known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged that they/he/she executed the same for the purposes therein contained.

In witness whereof, I hereunto set my hand and official seals.

My Commission expires: 6-10-2013

Maryann Eberlein
Maryann Eberlein

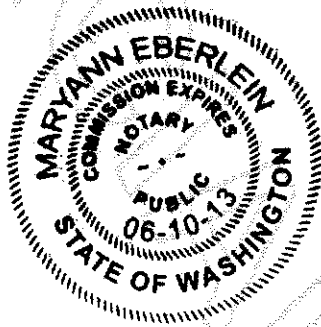


EXHIBIT 'A'

File No.: 6405220n (nb)

LOT 2, SHORT PLAT NO. 99-0031, APPROVED NOVEMBER 19, 2001, RECORDED NOVEMBER 20, 2001, UNDER AUDITOR'S FILE NO. 20011120077, AND BEING A PORTION OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 24, TOWNSHIP 36 NORTH, RANGE 3 EAST, W.M., AND A PORTION OF GOVERNMENT LOTS 1, 2 AND THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 19, TOWNSHIP 36, RANGE 4 EAST, W.M.; S24, T36, R3; PTN NE-NE AND S19, T36, R4; PTN. GOV. LOT 1 AND 2

**FOR INFORMATION ONLY:
TOGETHER WITH A MULTIWIDE MANUFACTURED HOME, Which is permanently affixed and attached to the land and is part of the Real Property and which, by intention of the parties shall constitute a part of the realty and shall pass with it:**

Year/Make: 1999 / Cloverdale

L X W: 66 x 26

VIN #'s: WIN26669903487

A.P.N. 360419-0-013-0200



201005120082
Skagit County Auditor