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201104050055  
Skagit County Auditor

4/5/2011 Page 1 of 4 10:40AM

**Document Title(s)**  
**Power of Attorney**

ELS#10482254

**Reference Number(s) of related document**

Additional reference #'s on page

**Grantor(s) (Last, first and Middle Initial)**

Benedict D. Clark and Carmencita D. Morente Clark

Additional grantors on page

**Grantee(s) (Last, First and Middle Initial)**

USAA Federal Savings Bank

Chicago Title Insurance Company - **(Trustee)**

Additional Grantees on page

**Legal Description (abbreviated form: i.e. lot, block, plat or section, township, range quarter)**

Lot 14, Spinnaker Cove Addition to the City of Anacortes, recorded under Auditor's file no. 200304100183, records of Skagit County, WA.

Full legal Description on Exhibit A

**Assessor's Property Tax Parcel/Account Number**

4812-000-014-0000

Additional Parcel #'s on page

**The Auditor/Recorder 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. 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

**SPECIAL POWER OF ATTORNEY**

**PREAMBLE:** *This is a MILITARY POWER OF ATTORNEY prepared pursuant to Title 10, United States Code, § 1044b, and executed by a person authorized to receive legal assistance from the military services. Federal law exempts this power of attorney from any requirement of form, substance, formality, or recording that is prescribed for powers of attorney by the laws of a state, the District of Columbia, or a territory, commonwealth, or possession of the United States. Federal law specifies that this power of attorney shall be given the same legal effect as a power of attorney prepared and executed in accordance with the laws of the jurisdiction where it is presented.*

**KNOW ALL PERSONS BY THESE PRESENTS:**

That I, **CARMENCITA M. CLARK**, currently residing in the State of Washington, by this document do make and appoint **BENEDICT D. CLARK**, whose present address is 5217 Maritime Ct, ANACORTES, WA 98221, as my true and lawful attorney-in-fact to do and execute (or to act with persons jointly interested with myself therein in the doing or execution of) any or all of the following acts or things:

To do any and all acts necessary or appropriate to encumber my real property by giving up a first, second or other mortgage on my property, or to give up a note in exchange for refinancing said property, or in any other way to encumber said property in exchange for a refinancing agreement, said property being located at 5217 Maritime CT, ANACORTES, WA 98221, AND 526 SE GLENCOE ST, OAK HARBOR, WA 98277, and to sign, seal, execute, and deliver any and all deeds, contracts, or other documents necessary to carry out the foregoing; Further, I explicitly authorize my attorney-in-fact to utilize any entitlement that may be forthcoming from the Veterans Administration based upon my status as a member of the Armed Forces, AND NO OTHERS.

**I HEREBY GIVE AND GRANT TO** my said attorney-in-fact full power and authority to perform every act and thing whatsoever that is necessary or appropriate to accomplish the purposes for which this Power of Attorney is granted, as fully and effectually as I could do if I were present; and I hereby ratify all that my said attorney-in-fact shall lawfully do or cause to be done by virtue of this document.



201104050055  
Skagit County Auditor

**PROVIDED**, however, that all business transacted hereunder for me or for my account shall be transacted in my name, and that all endorsements and instruments executed by my said attorney-in-fact for the purpose of carrying out the foregoing powers shall contain my name, followed by that of my said attorney-in-fact and the designation "attorney-in-fact."

**I FURTHER DECLARE** that any act or thing lawfully done hereunder by my said attorney-in-fact shall be binding on myself and my heirs, legal and personal representatives and assigns, whether the same shall have been done either before or after my death, or other revocation of this instrument, unless and until reliable intelligence or notice thereof shall have been received by my said attorney-in-fact.

**FURTHER**, this power of attorney shall remain in full force and effect until April 1, 2011, unless sooner revoked by me, provided, however, that such prior revocation shall be of no effect in respect to parties acting or things done in reliance hereon prior to receipt by them of such notice of revocation as may be prescribed by law.

**IN WITNESS WHEREOF**, I have hereunto set my hand and seal on this day, 3rd day of March, 2011.

*Carmencita M. Clark*

**CARMENCITA M. CLARK**

**ACKNOWLEDGEMENT**

State of Washington )  
 ) SS.:  
County of ISLAND )

Before me, a notary public, personally appeared **CARMENCITA M. CLARK**, who, having produced a Uniformed Services Identification Card, is known to me to be the identical person who is described herein, and who signed and executed the foregoing instrument on this day, 3rd day of March, 2011, as a true, free, and voluntary act and deed, for uses, purposes, and considerations therein set forth.

*Ma. Erlinda C. Signo-Warren*

**MA. ERLINDA SIGNO-WARREN**  
Notary Public in and for the State of Washington

My Commission Expires: 14 October, 2013



201104050055  
Skagit County Auditor

Order No.: **10482254**  
Loan No.: 1011150349

### **Exhibit A**

The following described property:

Lot 14, Spinnaker Cove Addition To The City Of Anacortes, recorded under Auditor's File No. 200304100183, Records of Skagit County, Washington.

Situated in Skagit County, Washington.

Assessor's Parcel No: 4812-000-014-0000



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