

WHEN RECORDED, RETURN TO:
FIRST AMERICAN LENDERS ADVANTAGE
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING



201302040082
Skagit County Auditor
2/4/2013 Page 1 of 5 10:21AM

46096112LA

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. Limited Power of Attorney 2. _____
3. _____ 4. _____

Reference Number(s) of Documents assigned or released:

Additional reference #'s on page 4 of document

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

1. Gardner Ronald H, _____
2. Gardner Nancy L, _____

Additional names on page 0 of document.

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

1. Mortgage Investors Corpotation, _____
2. _____, _____

Additional names on page 0 of document.

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

LOT 22, SKAGIT RIVER COLONY, VOL 8 OF PATS PGS 65 AND 66

Additional legal is on page 4 of document.

Assessor's Property Tax Parcel/Account Number

assigned
P69474

Assessor Tax # not yet

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.

~~After Recording Return To:~~
MORTGAGE INVESTORS CORPORATION
ATTN: FINAL DOCUMENT DEPARTMENT
6090 CENTRAL AVENUE
ST. PETERSBURG, FL 33707

LOAN #: 12100163496
MIN: 1000733-0000763651-1

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), **RONALD H GARDNER AND NANCY L GARDNER**

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

PO BOX 163

Concrete, WA 98237

("Mailing Address").

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

New _____ Used Year 2000 Length 38 Width 27
Make SKYLINE
Model Name or Model No. SKYLINE
Serial No. 9U910243MAB
Serial No. _____
Serial No. _____
Serial No. _____



201302040082
Skagit County Auditor

LOAN #: 12100163496

permanently affixed to the real property located at

9519 COLONY LN
Concrete, WA 98237
Skagit

(Street Address)
(City, State, Zip)
(County)

("Property Address") and as more particularly described on Exhibit A attached hereto (the "Real Property"). I do hereby irrevocably make, constitute, appoint and authorize with full powers of substitution, **MORTGAGE INVESTORS CORPORATION, AN OHIO 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 **DECEMBER 18, 2012** 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.



201302040082
Skagit County Auditor

LOAN #: 12100163496

WITNESS my hand and seal this 18TH day of DECEMBER, 2012.

Ronald H. Gardner (Seal)
RONALD H GARDNER

Nancy L. Gardner (Seal)
NANCY L GARDNER

STATE OF WASHINGTON

COUNTY OF SKAGIT

)
) ss.:
)

On the 18TH day of DECEMBER in the year 2012 before me, the undersigned, a Notary Public in and for said State, personally appeared RONALD H GARDNER AND NANCY L GARDNER

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.

R.F. Huseman
Notary Signature

Official Seal:

R.F. HUSEMAN
Notary Printed Name

Notary Public; State of WASHINGTON

Qualified in the County of SKAGIT

My commission expires: 06/02/16

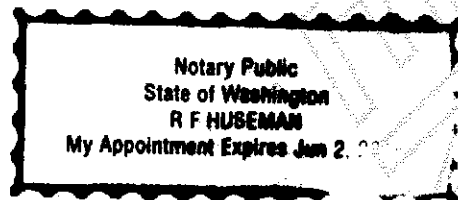


EXHIBIT 'A'

File No.: **46096112LA (mk)**

LOT 22, SKAGIT RIVER COLONY, ACCORDING TO THE PLAT THERETO RECORDED IN VOLUME 8 OF PLATS, PAGES 65 AND 66, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN SKAGIT COUNTY, WASHINGTON.

FOR INFORMATION ONLY:

LOT 22, SKAGIT RIVER COLONY, VOL 8 OF PLATS, PGS 65 AND 66.



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: 2000/SKYLINE

L X W: 38X27

VIN #: 9U910243MAB

A.P.N. P69474

 **GARDNER**
46096112 **WA**
FIRST AMERICAN ELS
POWER OF ATTORNEY




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2/4/2013 Page 5 of 5 10:21AM