



00022060200700084590050051

05/09/2007 01:28:57 PM

Fee: \$41.00

When recorded mail to:  
F First American Title Insurance  
I Lenders Advantage  
1100 Superior Avenue, Suite 200  
Cleveland, Ohio 44114  
ATTN: NATIONAL RECORDINGS

p to:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

SMITH  
12060551  
OR  
FIRST AMERICAN LENDERS ADVANTAGE  
POWER OF ATTORNEY

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:

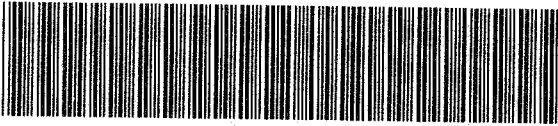
34015 PINE CONE PLACE

Street Address

CHILOQUIN, OR 97624, KLAMATH ("Present Address").  
City, State Zip, County

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

USED	2003	HOMETTE	KENSINGTON PARK
New/Used	Year	Manufacturer's Name	Model Name
4113CTC		66 27	38910131SA
Model No.		Length x Width	Serial No.
38910131SB			
Serial No.		Serial No.	Serial No.
permanently affixed to the real property located at 34015 PINE CONE PLACE			
CHILOQUIN, KLAMATH, OR 97624			Street Address
City, County, State Zip			("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, WELLS FARGO BANK, N.A.

("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 APRIL 11, 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 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.

WITNESS my hand and seal this 11 day of APR 2007.

X [Signature]  
Borrower  
LARRY SMITH

Witness \_\_\_\_\_

X Geneva Smith  
Borrower  
GENEVA SMITH

Borrower \_\_\_\_\_

Witness \_\_\_\_\_

Borrower \_\_\_\_\_

STATE OF OREGON )

COUNTY OF KLAMATH ) ss.:

On the 11 day of APR in the year 2007 before me, the undersigned, a Notary Public in and for said State, personally appeared  
LARRY SMITH AND GENEVA SMITH

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.

[Signature]  
Notary Signature

RHONDA J YOUNG NOTARY PUBLIC  
Notary Printed Name

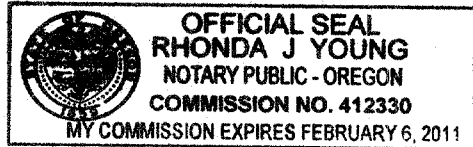
Notary Public; State of OREGON

Qualified in the County of KLAMATH

My commission expires: 2-6-11

Official Seal: APR 11 2007

Drafted By: Nancy DeLeon / WELLS FARGO BANK, N.A.  
3480 Stateview Blvd  
FORT MILL, SC 29715



**EXHIBIT A**  
**PROPERTY DESCRIPTION**

**SEE ATTACHED**

*JS*

ALTA Commitment ORDER NO: **4651872**  
SUPER EAGLE

FILE NO: 32093373  
LENDER REF: 0074003245

**LEGAL DESCRIPTION**

The land referred to in this policy is situated in the **STATE OF OREGON, COUNTY OF KLAMATH, CITY OF CHILOQUIN**, and described as follows:

LOT 39 IN BLOCK 24 OF OREGON SHORES SUBDIVISION UNIT 2 TRACT NO. 1113, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

**APN:R245210**