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07/20/2007 03:05:47 PM Fee: \$31.00

(To be recorded with Security Instrument)

1st 1052362

Loan Number: HR75016

AFFIXATION AFFIDAVIT REGARDING MANUFACTURED
(AND FACTORY BUILT) HOME

The State of OREGON)

County of KLAMATH)

Before me, the undersigned authority, on this day personally appeared CODY L. FERNLUND,
AMANDA D. FERNLUND

(Borrower(s)) and Eagle Home Mortgage, LLC

known to me to be the person(s) whose name(s) is/are subscribed below, and who, being by me first dully
sworn, did each on his/or her oath state as follows:

DESCRIPTION OF MANUFACTURED HOME

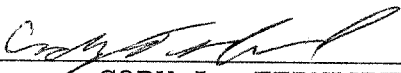
USED	1997	CHAMPION HOMES	
New/Used	Year	Manufacturer's Name	
KF610-3		U998-610-8592	50ft x 26ft
Model Name or Model No.		Manufacturer's Serial No.	Length x Width
TRA 374588/TRA 374589			
HUD Label Number(s):		Certificate of Title Number:	

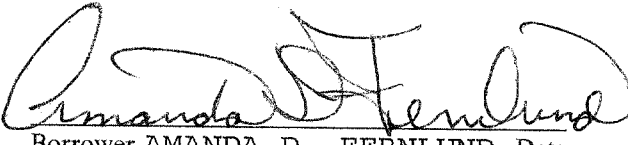
MANUFACTURED HOME LOCATION

230 Elm Street	KLAMATH	
Street	County	
Merrill	OREGON	97633
City	State	Zip Code

In addition to the covenants and agreements made in the Security Instrument, Borrower covenants and agrees as follows:

1. The manufactured home described above located at the address above is permanently affixed to a foundation and will assume the characteristic of site-built housing.
2. The wheels, axles, tow bar, or hitch were removed when said manufactured home was placed on the permanent site.
3. All foundations, both perimeter and piers for said manufactured home have footings that are located below the frost line or in compliance with local building codes or requirements.
4. If piers are used for said manufactured home, they will be placed where said home manufacturer recommends.
5. If state law so requires, anchors for said manufactured home have been provided.
6. The manufactured home is permanently connected to a septic or sewage system and other utilities such as electricity, water and natural gas.
7. No other lien or financing affects said manufactured home or real estate, other than those disclosed in writing to Lender.
8. The foundation system of the manufactured home has been designed by an engineer, if required by state or local building codes, to meet the soil conditions of the site.
9. Borrower(s) acknowledges his or her intent that said manufactured home will become immovable property and part of the real property securing the security instrument.
10. The Manufactured home will be assessed and taxed as an improvement the real property. I/We understand that if Lender does not escrow for these taxes, that I/we will be responsible for payment of such taxes.
11. If the land is being purchased, such purchase and said manufactured home represent a single real estate transaction under applicable state law.
12. Said manufactured home has been built under the Federal Manufactured Home Construction and Safety Standards that were established June 15, 1976.
13. This Affidavit is executed by Borrower(s) pursuant to applicable state law.
14. All permits required by governmental authorities have been obtained. Borrower(s) certifies that Borrower(s) is in receipt of manufacturer's recommended maintenance program regarding the carpets and manufactures warranties covering the heating/cooling system, hot water heater, range, etc...and the formaldehyde health notice.


Borrower CODY L. FERNLUND Date 7/19/07


Borrower AMANDA D. FERNLUND Date 7/19/07

Borrower _____ Date _____

Borrower _____ Date _____

Borrower _____ Date _____

Borrower _____ Date _____

In Witness Whereof, Borrower(s) and Lender has executed this Affidavit in my presence and in the presence of undersigned witnesses on this 19 day of July, 2007

Witness

Witness

STATE OF OREGON
COUNTY OF KLAMATH

The foregoing instrument was acknowledged before me this 19 day of July, 2007, by CODY L. FERNLUND, AMANDA D. FERNLUND

who is personally known to me or who provided driver's license as identification.



Notary Public

Print Name

My Commission Expires:

Lender