

2008-005444

Klamath County, Oregon



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04/14/2008 03:50:24 PM

Fee: \$36.00

Record and Return to:
GUARANTY BANK, F.S.B.

P.O. Box 245022

Milwaukee, WI 53224, Attn:Doc Control

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:
9330 Willow Dr.

Street Address

Bonanza, OR, 97623, ("Present Address").
City State Zip County

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

New	2007	Liberty Homes	QH287063+TAG	66x40
New/Used	Year	Manufacturer's Name	Model Name or Model No.	Length/Width
09L36134XUT		ORE 498252	ORE 498253	ORE 498254
Serial No.	Serial No.	Serial No.	Serial No.	

Permanently affixed to the real property located at 9330 Willow Dr.

Street Address

Bonanza, OR, 97623, Klamath, ("Property Address")
City State Zip County

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 GB Mortgage, LLC

("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 March 28, 2008 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,

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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 documents 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 ^{g.u.}3 day of ^{g.u.}April ~~March~~, 2008

Jerry L Utke Sr.
Borrower #1

Witness

Jerry L Utke Sr
Printed Name

Shirley A. Coker
Borrower #2

Witness

Shirley A Coker
Printed Name

Borrower #3

Witness

Printed Name

Borrower #4

Witness

Printed Name
STATE OF OR

COUNTY OF Klamath) SS.:
^{g.u.}3 day of ^{g.u.}April

On the 28th day of March in the year 2008 before me, the
Undersigned, a Notary Public in and for said State, personally appeared
Jerry L Utke Sr, Shirley A Coker

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 signatures(s) on the instrument, the individual(s), or the person
on behalf of which the individual(s) acted, executed the instrument.

Pam Shellito
Notary Signature

Official Seal:

Pam Shellito
Notary Printed Name

Notary Public; State of Oregon
Qualified in the County of Klamath
My commission expires: Nov 8, 2009



Drafted By: Debbie Heslen
Loan Number: 11890449

Exhibit A
PROPERTY DESCRIPTION

The legal description of the Property Address ("Land") is typed below or please see attached legal description:

^{gu}
^N
The ~~X~~ 1/2 of Lot 23, Block 129, KLAMATH FALLS FOREST ESTATES HIGHWAY 66 UNIT, PLAT NO. 4, according to the official plat thereof on file in the office of the Clark of Klamath County, Oregon.

New/Used: New Year: 2007 Manufacturer's Name: Liberty Homes Model Name and Model No: QH287063+TAG Length/Width: 66x40 Serial No.:09L36134XUT Serial No.:ORE 498252 Serial No.:ORE 498253 Serial No.:ORE 498254 which is affixed and attached to the land and is part of the real property.