0090585381

2008-016121 Klamath County, Oregon



12/05/2008 03:18:18 PM

Fee: \$36.00

ATE 66	, 148		
Record and	Return [] by Mail [] by Pickup to	:	
WFHM FINA	L DOCS X9999-01M		
1000 BLUE GENTIAN ROAD			
EAGAN, MN	55121		

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:

5730 HOMEDALE ROAD Street Address KLAMATH FALLS, OR 97603 ("Present Address"). City, State Zip, County I am the Buyer/Owner of the following manufactured home (the "Manufactured Home"): 2005 KARSTEN HOMES SD52204 052 x 027 Length x Width New/Used Year Manufacturer's Name Model Name or Model No. TKCSTOR80526866A TKCSTOR80526866B TKCSTOR80526866C Serial No. Serial No. Serial No. Serial No.

permanently affixed to the real property located at 22479 HWY 70

Street Address

DAIRY, KLAMATH, OR 97625

("Property Address") and as more

City, County, State Zip

Page 1 of 5

Initial: 32K,

NMFL # 7110 (MALA) Rev 2/4/2008

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,

("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 03, 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, 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.

Page 2 of 5

Initial: ____ BEK MCK

WITNESS my hand and seal this	day of
Borrower BUDDY E KNESS	Witness
Borrower C KNESS	Witness
Borrower	Witness
Borrower	Witness
state of ORxecon) ss.:	
On the day of DOCO before me, the undersigned, a Notary Public in an Budy E KNOS culd Med personally known to me or proved to me on the whose name(s) is are subscribed to the within in he/shorthey executed the same in his/her their ca	basis of satisfactory evidence to be the individual(s)
Notary Signature	Pan Shellito Notary Printed Name
Notary Public, State of Opology	Qualified in the County of <u>Hamatu</u>
My Commission expires: Now S, 200	M
Official Seal: OFFICIAL SEAL PAM SHELLITO NOTARY PUBLIC-ORE COMMISSION NO. 39 MY COMMISSION EXPIRES NO	GON 9317 V. 8, 2009
Drafted By: PERSIDA SURDU Loan Number: 0090585381	[] Check if Construction Loan
LOGIT MUITIDOL.	

Page 3 of 5

Exhibit A

A portion of the NE 1/4 of the NW 1/4 of Section 34, Township 38 South, Range 11 1/2 East of the Willamette Meridian, Klamath County, Oregon, beginning 209 feet North of the Southeast corner of the NE 1/4 of the NW 1/4 of said section; thence West 418 feet; thence South 178 feet to the right of way line of the Dairy-Bonanza Highway; thence West along said right of way line 36 feet; thence North about 460 feet to the Southerly right of way line of the Klamath Falls-Lakeview Highway #140 (formerly #66); thence Northeasterly along said right of way line about 650 feet to the East line of the said NE 1/4 of the NW 1/4 of Section 34; thence South along said line about 731 feet to the point of beginning.

CODE:037 MAP: 3811-V34B0 TL: 01700 KEY: 485157 CODE:037 MAP: 3811-V34B0 TL: 01600 KEY: 485148

BEK MCK