

2010-012236
Klamath County, Oregon



00091758201000122360050054

10/18/2010 09:31:40 AM

Fee: \$57.00

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

~~Return~~ Return [] by Mail [] by Pickup to:

WFHM FINAL DOCS X2599-024

405 SW 5TH STREET

DES MOINES, IA 50309-4600

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:

9232 SPLIT RAIL ROAD

Street Address

LA PINE, OR 97739

("Present Address").

City, State Zip, County

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

USED 1995 FLEETWOOD 056 x 026

New/Used Year Manufacturer's Name Model Name or Model No. Length x Width

ORFLA48A193060G ORFLA48B193060G

Serial No. Serial No. Serial No. Serial No.

permanently affixed to the real property located at 9232 SPLIT RAIL ROAD

Street Address

LA PINE, KLAMATH, OR 97739

("Property Address") and as more

City, County, State Zip

Page 1

Initial:

JHS [Signature]

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, 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 SEPTEMBER 13, 2010 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 13th day of September 2010.

Borrower
JAMES H SPEIR

James H. Speir

Borrower
ROBERTA M SPEIR

Roberta M Speir

Borrower

Witness

Witness

Witness

Borrower

Witness

STATE OF OREGON)
) ss.:
COUNTY OF KLAMATH)

On the 13 day of SEPTEMBER in the year 2010
before me, the undersigned, a Notary Public in and for said State, personally appeared
JAMES H SPEIR AND ROBERTA M SPEIR

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.

James D Elliott
Notary Signature

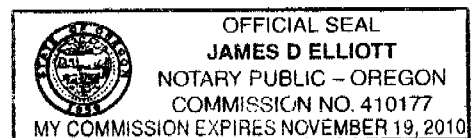
Notary Public, State of OREGON

My Commission expires: NOV 19, 2010

Official Seal:

JAMES D ELLIOTT
Notary Printed Name

Qualified in the County of KLAMATH



Drafted By: MDANIEL [] Check if Construction Loan

EXHIBIT A

PROPERTY DESCRIPTION

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

SEE ATTACHED LEGAL DESCRIPTION *EXHIBIT A*

EXHIBIT 'A'

File No.: 6647005n (ac)

A TRACT OF LAND SITUATED IN THE SW 1/4 SE 1/4 OF SECTION 27, TOWNSHIP 23 SOUTH, RANGE 10 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTH QUARTER CORNER OF SECTION 27, THENCE N. 00°13'02" W., 332.46 FEET TO THE TRUE POINT OF BEGINNING; THENCE CONTINUING N. 00°13'02" W. 328.90 FEET; THENCE EAST 661.99 FEET; THENCE S. 00°17'12" E. 328.90 FEET; THENCE S. 89°46'39" W. 662.39 FEET TO THE POINT OF BEGINNING.

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: 1994/FLEETWOOD
L X W: 56 X 26
VIN #'s: 0RFLR48A193060G**

A.P.N. R137505



SPEIR

42699014

OR

**FIRST AMERICAN ELS
POWER OF ATTORNEY**

