

1689187

2011-005528

Klamath County, Oregon



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AFTER RECORDING, RETURN TO:
DOCUMENT CONTROL
Sterling Savings Bank
PO BOX 5010
LYNNWOOD, WA 98046

05/04/2011 03:32:07 PM

Fee: \$47.00

Space above this line for recording data

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 or more, each referred to below as "I" or "me," residing at:

310 Penn Lane, West Chester, PA 19382

("Present Address")

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

USED	2001	Fuqua	402	17963	26 x 44
New/Used	Year	Manufacturer's Name	Model Name or Model No.	Serial No	Length x Width

permanently affixed to the real property located at 8671 Harpold Rd, Klamath Falls OR 97603

("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, ("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 29, 2011 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, deed 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 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.

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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 I might or could do it personally present.

WITNESS my hand and seal this 29 day of April 2011

Deborah A. Criswell (Seal)
Deborah A Criswell

Witness

DEBORAH A CRISWELL
Printed Name

(Seal)

Witness

Printed Name

(Seal)

Witness

Printed Name

STATE OF PA

COUNTY OF Chester

On the 29 day of April in the year 2011 before me, the undersigned, a Notary Public in and for said State, personally appeared Deborah A. Criswell 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.

Angela McClure
Notary Signature

Notary Printed Name

Notary Public: State of

Qualified in the County of

My commission expires

Official Seal:

COMMONWEALTH OF PENNSYLVANIA
NOTARIAL SEAL
ANGELA MCCLURE - NOTARY PUBLIC
West Chester Boro., Chester County
MY COMMISSION EXPIRES NOV. 27, 2012

Drafted by: Sterling Savings Bank

Loan Number: 219114

**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 :

GOVERNMENT LOT 8 IN SECTION 31, TOWNSHIP 39 SOUTH, RANGE 11 EAST
OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON.

TOGETHER WITH AN EASEMENT FOR INGRESS AND EGRESS AND PUBLIC UTILITIES
RECORDED JUNE 9, 1999 IN VOLUME M99 PAGE 22696, AND VOLUME M99 PAGE
22697, RECORDS OF KLAMATH COUNTY, OREGON.