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Sterling Bank
6021 244th Street SW
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2013-011667
Klamath County, Oregon
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MANUFACTURED HOME AFFIDAVIT OF AFFIXATION

This instrument prepared by Sterling Bank
Loan Number: 287327

John N Bowers, Patricia L Bowers

Being duly sworn, on his or her oath, state as follows:

1. Homeowner owns the manufactured home ("home") described as follows:

Used	1997	Fuqua	421	15355AC	39 x 48
New/Used	Year	Manufacturer's name	Model Name or Model No	Manufacturer's Serial No	Length/Width

2. The home was built in compliance with the Federal Manufactured Home Construction and Safety Standards Act.

3. If the Homeowner is the first retail buyer of the home, Homeowner is in receipt of (i) the manufacturer's warranty for the home, (ii) the consumer manual for the home, (iii) the insulation disclosure for the home, and (iv) the formaldehyde health notice for the home.

4. The home is or will be located at the following 'property address':
1333 Summers Lane, Klamath Falls OR 97603

5. The Legal Description of the property address ("land") is typed below or attached:

See attached Exhibit "A"

Tax Account Number: 3809-035CB-02202-000

6. The Homeowner is the owner of the land or, if not the owner of the land, is in possession of the real property pursuant to a lease in recordable form, and the consent of the lessor is attached to this affidavit.

7. The home X is shall be anchored to the land by attachment to a permanent foundation, constructed in accordance with applicable state and local building codes and manufacturer's specifications in a manner sufficient to validate any applicable manufacturer's warranty, and permanently connected to appropriate residential utilities (e.g. water, gas, electricity, sewer) ("permanently affixed"). The Homeowner intends that the home be an immoveable fixture and a permanent improvement to the land.

8. The home shall be assessed and taxed as an improvement to the land.

9. Homeowner agrees that as of today, or if the home is not yet located at the property address, upon the delivery of the home to the property address:

- All permits required by governmental authorities have been obtained;
- The foundation system for the home was designed by an engineer to meet the soil conditions of the land. All foundations are construction in accordance with applicable state and local building codes, and manufacturer's specifications in a manner sufficient to validate any applicable manufacturer's warranty.
- The wheels, axles, towbar, or hitch were removed when the home was placed on the property address; and
- The home is (i) permanently affixed to a foundation, (ii) has the characteristics of site-built housing, and (iii) is part of the land.

10. If the Homeowner is the owner of the land, any conveyance or financing of the home and the land shall be a single transaction under applicable state law.

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11. Other than those disclosed in this affidavit, the Homeowner is not aware of (i) any other claim, lien or encumbrance affecting the home, (ii) any facts or information known to the Homeowner that could reasonably affect the validity of the title of the home or the existence or non-existence of security interests in it.

12. A Homeowner shall initial only one of the following, as it applies to title to the home:

_____ The home is not covered by a certificate of title. The original manufacturer's certificate of origin, duly endorsed to the homeowner, is attached to this affidavit, or previously was recorded in the real property records of the jurisdiction where the home is to be located

_____ The home is not covered by a certificate of title. After diligent search and inquiry, the Homeowner is unable to produce the original manufacturer's certificate of origin

13 PB The X manufacturer's certificate or origin _____ certificate of title to the home _____ shall be X has been eliminated are required by applicable law

_____ The home shall be covered by a certificate of title.

13. This affidavit is executed by Homeowner(s) pursuant to applicable state law.

IN WITNESS WHEREOF, Homeowner(s) has executed this Affidavit in my presence and in the presence of the undersigned witnesses on this _____ day of _____

[Signature] (Seal)
Homeowner 1

Witness

John N Bowers
Printed Name

Patricia L Bowers (Seal)
Homeowner 2

Witness

Patricia L Bowers
Printed Name

Homeowner 3

Witness

Printed Name

STATE OF Oregon)
COUNTY OF Klamath) ss.;

On the 11 day of October in the year 2013 before me, the undersigned, a Notary Public in and for said State, personally appeared John N Bowers and Patricia L Bowers, 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.

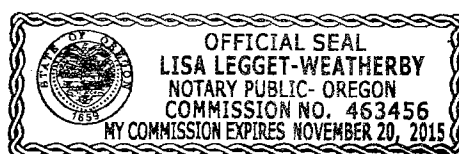
[Signature]
Notary Signature

Lisa Weatherby
Notary Printed Name

Notary Public: State of Oregon

Qualified in the County of Klamath

My commission expires: 11/20/2015



Lender's Statement of Intent:

The undersigned ("Lender") intends that the Home be an immoveable fixture and a permanent improvement to the Land.

Sterling Bank
Lender

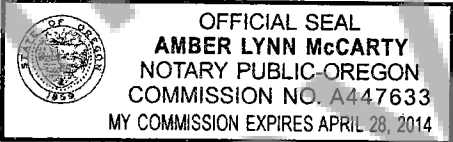
By: [Signature]
Authorized Signature

STATE OF Oregon)
COUNTY OF Jackson) ss.;

On the 11 day of Oct in the year 2013 before me, the undersigned, a Notary Public in and for said State, personally appeared Jeff Hall

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.

[Signature]
Notary Signature
Amber McCarthy
Notary Printed Name
Notary Public: State of Oregon
Qualified in the County of Jackson
My commission expires: 4/28/14



Official Seal:

EXHIBIT A

Legal Description

Lot 19, Block 3, SHADOW HILLS NO. 1, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon. EXCEPTING THEREFROM the Northerly 44.1 feet thereof.

ALSO EXCEPTING THEREFROM the Southerly 12.73 feet of the Northerly 56.83 feet of Lot 19, Block 3, SHADOW HILLS NO. 1 as shown on Property Line Adjustment 19-96 County Survey 5894 filed May 17, 1996, on file in the Office of the Klamath County Engineer.

Together with that portion of street vacated by Ordinance No. 5852 recorded May 22, 1972 in Volume M72, page 5439, Microfilm Records of Klamath County, Oregon, which inured thereto.