

Record and Return to:
Fidelity National Title Group
6500 Pinecrest Drive, Suite 600
Plano, TX 75024

~~When recorded, return to:~~
Nations Lending Corporation
Attn: Final Document Department
4 Summit Park Drive, Suite 200
Independence, OH 44131

APN: 622883
HRS-NL833

LOAN #: 30552001313296
MIN: 1007560-1006021862-8

**REAL PROPERTY AND MANUFACTURED HOME
LIMITED POWER OF ATTORNEY**

(Solely to execute or release title, mortgage or deed of trust, security filing,
transfer of equity and insurance documents and proceeds.)

The undersigned borrower(s), **Kay Kratochvil AND Teresa Hatfield**

whether one or more, each referred to below as "I" or "me," residing at:
15528 Green Wing Loop, Keno, OR 97627

("Mailing Address").

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

New _____ Used ☒ Year 1976 Length 66 Width 14

Make FLEETWOOD

Model Name or Model No. UNK

Ellie Mae, Inc.

Page 1 of 3

Initials: KK TLH
GMANPRDU 1114
GMANPRLU (CLS)
03/13/2020 12:40 PM PST



LOAN #: 30552001313296

Serial No. 0491
Serial No. _____
Serial No. _____
Serial No. _____

permanently affixed to the real property located at

15528 Green Wing Loop (Street Address)
Keno, OR 97627 (City, State, Zip)
Klamath (County)
("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,
Nations Lending Corporation, a Corporation

("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 16, 2020** 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.



LOAN #: 30552001313296

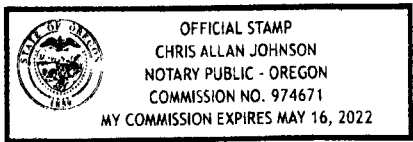
WITNESS my hand and seal this 16th day of March, 2020.

Kay Kratochvil 3/16/2020 (Seal)
KAY KRATOCHVIL DATE

Teresa Hatfield 3/16/2020 (Seal)
TERESA HATFIELD DATE

State of OREGON
County of KLAMATH

This instrument was acknowledged before me on MARCH 16, 2020 by KAY KRATOCHVIL AND TERESA HATFIELD.



[Signature]
Signature of Notarial Officer
Oregon State Notary
Title (and Rank)
My commission expires: May 16 2022



Exhibit A

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF KLAMATH, STATE OF OREGON, AND IS DESCRIBED AS FOLLOWS:

LOT 8, BLOCK 30, TRACT NO. 1081 FIFTH ADDITION TO KLAMATH RIVER ACRES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

TOGETHER WITH A 1977 14 X 70' FLEETWOOD MOBILE HOME, OREGON LICENSE NO. X134738, VIN WAFL1A650640491, WHICH IS FIRMLY AFFIXED TO THE REAL PROPERTY DESCRIBED HEREIN.

Parcel ID: 622883

Commonly known as 15528 Green Wing Loop, Keno, OR 97627
However, by showing this address no additional coverage is provided