

Please Return to:
INDECOMM GLOBAL SERVICES
MS-FD-FW-9909, 1427 ENERGY PARK DR.
ST. PAUL, MN 55108

Prepared By information located on Page 5.

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:
31433 GROUND HOG LN, BONANZA, OREGON 97623

("Present Address").

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

<u>NEW</u>	<u>2026</u>
New or Used	Year
<u>CLAYTON</u>	<u>HEY JUDE</u>
Manufacturer's Name	Model Name and/or Model No.
<u>ALB044733ORABAC</u>	
Manufacturer's Serial No.	
<u>72' X 27'</u>	
Dimensions Length x Width	

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permanently affixed to the real property located at
31433 GROUND HOG LN, BONANZA, OREGON 97623

("Property Address") and as more particularly described as
LOT 10 IN BLOCK 63 OF KLAMATH FALLS FOREST ESTATES, HIGHWAY 66 UNIT, PLAT
NO. 3, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF
THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

EXCEPTING THEREFROM THAT PORTION CONVEYED TO THE STATE OF OREGON IN
WARRANTY DEED RECORDED AUGUST 6, 2013 AS INSTRUMENT NO. 2013-008981, DEED
RECORDS, KLAMATH COUNTY, OREGON.

(the "Real Property").

I do hereby irrevocably make, constitute, appoint and authorize with full powers of substitution,
FAIRWAY INDEPENDENT MORTGAGE 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 APRIL 29, 2026, 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

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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 30th day of APRIL, 2026

(Seal) [Redacted]
-Borrower JORDON LAVER

(Seal) [Redacted]
-Borrower ALBERT L BERNAL, II

(Seal) [Redacted]
-Borrower ALYSON M BERNAL

(Seal) [Redacted]
-Borrower

(Seal) [Redacted]
-Borrower

Unofficial Copy



STATE OF Oregon

COUNTY OF Klamath

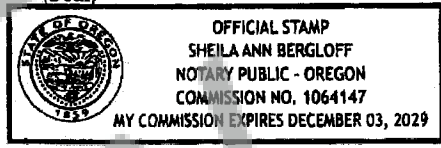
On the 30th day of **APRIL**, 2026, before me, the undersigned, a Notary Public in and for said State, personally appeared **JORDON LAVER, ALBERT L BERNAL, II AND ALYSON M BERNAL**

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.


Notary Signature

My commission expires: 12/03/2029

(Seal)



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Prepared By:
**DENNIS P. SCHWARTZ, ATTORNEY
SCHWARTZ MANENTE, PLLC
1446 HERITAGE DRIVE
MCKINNEY, TEXAS 75069
972-562-1966**

