

DOUGLAS COUNTY, NV

2015-874057

Rec:\$20.00

\$20.00 Pgs=7

12/14/2015 03:06 PM

FIRST AMERICAN TITLE INSURANCE CO.- API

KAREN ELLISON, RECORDER

PARCEL NUMBER:

I hereby affirm that this document does not contain the Social Security Number of person(s).

As required by law: NRS 239B.030

Signed

Eleanor Clopton

Print Name: ELEANOR CLOPTON

RECORDING REQUESTED BY and RETURN TO:

First American Title Insurance Company
1100 SUPERIOR AVENUE SUITE 200
CLEVELAND, OHIO 44114

ORDER # 50673055

TITLE OF DOCUMENT:

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

**This cover page must be typed or printed in black ink
Additional \$1.00 charged for recording cover page**

Return to:

FIRST AMERICAN TITLE INSURANCE COMPANY
1100 Superior Avenue, Suite 200
Cleveland, Ohio 44114
Attn: National Recording

~~When recorded, return to:~~

Ditech Financial LLC, c/o Indecomm Global Services
1260 Energy Lane
St. Paul, MN 55108

LOAN #: 160017370
MIN: 1006569-0000073495-0

**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), **Richard W Towner AND Virginia A Towner**

whether one or more, each referred to below as "I" or "me," residing at:
PO BOX 1283, Gardnerville, NV 89410

Ellie Mae, Inc.

Page 1 of 4

Initials ^(Mailing Address)
GMANPRLU 1114
GMANPRLU
11/20/2015 07:35 AM PST



LOAN #: 160017370

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

New _____ Used _____ Year 2004 Length 61 Width 27

Make CMH

Model Name or Model No. Marlette

Serial No. HQ23388AB

Serial No. _____

Serial No. _____

Serial No. _____

permanently affixed to the real property located at

1307 Kingslane Ct

(Street Address)

Gardnerville, NV 89410

(City, State, Zip)

Douglas

(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,

Ditech Financial LLC

("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 **December 1, 2015** 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 Instru-

Initials *[Signature]*

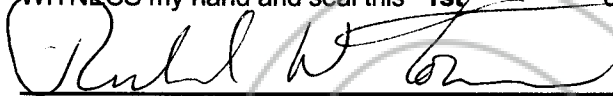


LOAN #: 160017370

ment 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 1st day of **December, 2015**.


RICHARD W TOWNER

12/1/15 (Seal)
DATE


VIRGINIA A TOWNER

12/1/15 (Seal)
DATE

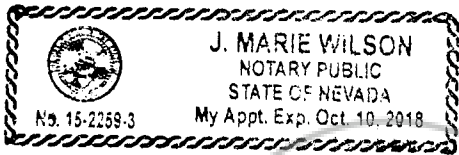


LOAN #: 160017370

State of NEVADA
County of DOUGLAS

This instrument was acknowledged before me on DECEMBER 1, 2015 (date) by RICHARD W TOWNER AND VIRGINIA A TOWNER (name(s) of person(s)).

(Seal, if any)



J. Marie Wilson

(Signature of notarial officer)

Title (and rank): PNSP

Ellie Mae, Inc.

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Initials *RTA*

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LOAN #: 160017370

Exhibit A

APN #: 1220-04-112-025

COPY

Elle Mae, Inc.

GLEXA 0100
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11/20/2015 07:35 AM PST



EXHIBIT 'A'

File No.: **50673055LA (TM)**

Property: **1307 KINGSLANE CT, GARDNERVILLE, NV 89410**

LOT 51, AS SHOWN ON THE MAP OF KINGSLANE UNIT NO. 2, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON DECEMBER 20, 1971, AS DOCUMENT NO. 55958.

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:2005/CMH/MARLETTE

L X W:61X27

VIN #:H0233388AB

A.P.N. 1220-04-112-025

**TOWNER
50673055**

**FIRST AMERICAN ELS
POWER OF ATTORNEY**

NV