

DOUGLAS COUNTY, NV

2016-878583

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03/25/2016 11:42 AM

FIRST AMERICAN TITLE INSURANCE CO.- API

KAREN ELLISON, RECORDER

APN:1220-04-112-032

~~When recorded, return to:~~

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

LOAN #: 160048143

MIN: 1006569-0000106043-9

## 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), **Katie Frayo**

whether one or more, each referred to below as "I" or "me," residing at:  
**1321 Kingslane Ct, Gardnerville, NV 89410**

Ellie Mae, Inc.

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Initials: ~~AF~~  
("Mailing Address")  
GMANPRLU 1114  
GMANPRLU (CLS)  
02/03/2016 04:59 PM PST



**LOAN #: 160048143**

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

New \_\_\_\_\_ Used \_\_\_\_\_ Year 1978 Length 60 Width 12

Make Silvercrest

Model Name or Model No. Silvercrest

Serial No. ORE463501 ORE463502

Serial No. \_\_\_\_\_

Serial No. \_\_\_\_\_

Serial No. \_\_\_\_\_

permanently affixed to the real property located at

**1321 Kingslane Ct  
Gardnerville, NV 89410  
Douglas**

(Street Address)

(City, State, Zip)

(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 **February 10, 2016** 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: AF

GMANPRLU 1114

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02/03/2016 04:59 PM PST



**LOAN #: 160048143**

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 **10th** day of **February, 2016**.

*Katie Frayo*  
\_\_\_\_\_  
**KATIE FRAYO**

*2-10-16* (Seal)  
\_\_\_\_\_  
**DATE**

Ellie Mae, Inc.

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02/03/2016 04:59 PM PST



LOAN #: 160048143

State of NEVADA  
County of DOUGLAS

This instrument was acknowledged before me on FEBRUARY 10, 2016 (date) by KATIE FRAYO (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: KF

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02/03/2016 04:59 PM PST



**ALL-PURPOSE ACKNOWLEDGEMENT**

STATE OF: NEVADA

COUNTY OF: DOUGLAS

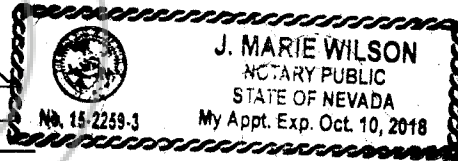
On this 10TH day of February, 2016, before me,  
J. Marie Wilson, CNSP, a Notary  
Public, personally appeared  
Katie Frayo

who proved to me on the basis of satisfactory evidence to be the person(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 authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal:

(Seal)

Signature: J. Marie Wilson  
Printed Name: J. Marie Wilson, CNSP  
My commission expires: 10/10/18



Description of attached document:

Title or type of document: Real Property & Manufactured Home Limited POA

Document date: 10th, Feb, 2016 Number of pages: 4

Signers other than the names above: \_\_\_\_\_

**Exhibit "A"**

Real property in the City of **GARDNERVILLE**, County of **DOUGLAS**, State of **Nevada**, described as follows:

**LOT 58 OF KINGSLANE UNIT NUMBER 2, ACCORDING TO THE MAP THEREOF, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA ON DECEMBER 20, 1971 IN BOOK 94, PAGE(S) 517 AS DOCUMENT NUMBER 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:1978/SILVERCREST  
L X W:60X24  
VIN #:AB103**

**Being all of that certain property conveyed to KATIE FRAYO, AN UNMARRIED WOMAN from ANDREW FRAYO, AN UNMARRIED MAN, by deed dated SEPTEMBER 18, 2012 and recorded SEPTEMBER 20, 2012 IN BOOK 912 PAGE 4618 of official records.**

APN #: **1220-04-112-032**

Commonly known as: 1321 KINGSLANE CT, GARDNERVILLE, NV 89410

 **FRAYO  
50917915**

**FIRST AMERICAN ELS  
POWER OF ATTORNEY**



NV

*WHEN RECORDED, RETURN TO:  
FIRST AMERICAN TITLE INSURANCE CO.  
1100 SUPERIOR AVENUE, SUITE 200  
CLEVELAND, OHIO 44114  
NATIONAL RECORDING*