

APN: 1220-04-112-032

DOUGLAS COUNTY, NV **2016-878585**
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\$22.00 Pgs=9 **03/25/2016 11:42 AM**
FIRST AMERICAN TITLE INSURANCE CO.- API
KAREN ELLISON, RECORDER

This document was prepared by:
Maruthi Prasad
Ditech Financial LLC
1100 Virginia Drive, Suite 100A
Fort Washington, PA 19034

LOAN #: 160048143

MANUFACTURED HOME AFFIDAVIT OF AFFIXATION

STATE OF NV

COUNTY OF DOUGLAS

This Manufactured Home Affidavit of Affixation is made this **10th** day of **February, 2016** and is incorporated into and shall be deemed to supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower" or "Homeowner") to secure Borrower's Note to **Ditech Financial LLC**

("Lender").

Borrower and Lender state that it is their intent that the manufactured home be and remain permanently attached to and part of the real property, and that it be regarded as an immovable fixture thereto and not as personal property.

"Homeowner" being duly sworn, on his, her or their oath state(s) as follows:

ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.

Ellie Mae, Inc.

Initials: *MP*

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02/03/2016 04:59 PM PST



LOAN #: 160048143

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

New _____ Used _____ Year 1978 Length 60 Width 12

Manufacturer/Make Silvercrest

Model Name or Model No. Silvercrest

Serial No. ORE463501 ORE463502

Serial No. _____

Serial No. _____

Serial No. _____

HUD Label Number(s) _____

Certificate of Title Number _____

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 Homeowner is in receipt of manufacturer's recommended maintenance program regarding the carpets and manufacturer's warranties covering the heating/cooling system, hot water heater, range, etc.

5. The Home is or will be located at the following "Property Address":

1321 Kingslane Ct, Gardnerville

Douglas, NV 89410

(Street or Route, City)
(County) (State, Zip Code)

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Ellie Mae, Inc.

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Initials: ME

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LOAN #: 160048143

6. The legal description of the Property Address ("Land") is typed below or please see attached legal description.

7. 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.

8. The Home is or 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.

9. The Home shall be assessed and taxed as an improvement to the Land. The Homeowner understands that if the Lender does not escrow for these taxes, that the Homeowner will be responsible for payment of such taxes.

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Ellie Mae, Inc.

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Initials: AF

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LOAN #: 160048143

10. The Home is subject to the following security interests (each, a "Security Interest"):

Name of Lienholder

Name of Lienholder

Address:

Address:

Original Principal
Amount Secured: \$ _____

Original Principal
Amount Secured: \$ _____

11. 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:

- (a) All permits required by governmental authorities have been obtained;
- (b) The foundation system for the Home was designed by an engineer to meet the soil conditions of the Land. All foundations are 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;
- (c) If piers are used for the Home, they will be placed where recommended by the Home manufacturer;
- (d) The wheels, axles, towbar or hitch were removed when the Home was placed on the Property Address; and
- (e) The Home is (i) Permanently Affixed to a foundation, (ii) has the characteristics of site-built housing, and (iii) is part of the Land.

12. 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.

13. 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.

14. The Homeowner hereby initials one of the following choices, as it applies to title to the Home:

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Ellie Mae, Inc.

Initials: AE

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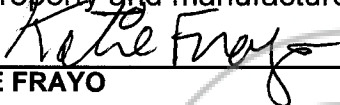


LOAN #: 160048143

- A. 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.
- B. 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.
- C. The manufacturer's certificate of origin and/or certificate of title to the Home shall be has been eliminated as required by applicable law.
- D. The Home shall be covered by a certificate of title.

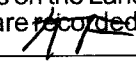
15. This Affidavit is executed by Homeowner pursuant to applicable state law.

This Affidavit is executed by Homeowner(s) and Lienholder(s) pursuant to applicable state law and shall be recorded in the real property records in the county in which the real property and manufactured home are located.


KATIE FRAYO

2-10-16 (Seal)
DATE

ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.

Initials: 

Ellie Mae, Inc.

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GMANARLU 0116
GMANARLU (CLS)
02/03/2016 04:59 PM PST



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)

(Signature of notarial officer)

Title (and rank): _____

IN WITNESS WHEREOF, Lender, being duly sworn on oath, intends that the Home be and remain Permanently Affixed to the Land and that the Home be an immoveable fixture and not as personal property.

Ditech Financial LLC

Lender

~~Bruce Daryl Ostovitz~~

By: Authorized Signature

Kimberly L. Coia
Kimberly L. Coia
Authorized Signer

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Initials: _____

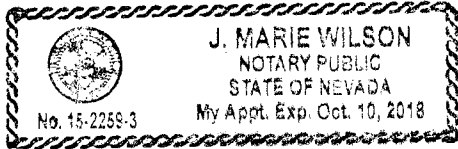
Ellie Mae, Inc.



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): CNSP

IN WITNESS WHEREOF, Lender, being duly sworn on oath, intends that the Home be and remain Permanently Affixed to the Land and that the Home be an immoveable fixture and not as personal property.

Ditech Financial LLC

Lender

Bruce Daryl Ostovitz

By: Authorized Signature

ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.

Initials: KF

Ellie Mae, Inc.



STATE OF: PA
COUNTY OF: Montgomery

)
) SS.:
)

On the 10th day of February in the year 2016 before me, the undersigned, a Notary Public in and for said State, personally appeared Kimberly L. Coia

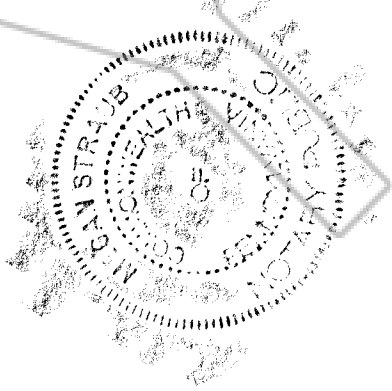
_____ personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument.

Megan Straub
Notary Signature

Official Seal:

Megan Straub
Notary Printed Name

COMMONWEALTH OF PENNSYLVANIA
NOTARIAL SEAL
MEGAN STRAUB
Notary Public
UPPER DUBLIN TWP, MONTGOMERY COUNTY
My Commission Expires Apr 1, 2019



Notary Public; State of
Qualified in the County of
My Commission expires:

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Initials: _____

Ellie Mae, Inc.



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

NV

FIRST AMERICAN ELS
AFFIXATION AFFIDAVIT MAN. HOME

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

