

This document was prepared by:  
Closing Dept  
American Financial Resources, Inc.  
9 Sylvan Way  
Parsippany, NJ 07054  
973-983-5626  
APN No.: 1022-11-002-042

LOAN #: 92187463

**MANUFACTURED HOME AFFIDAVIT OF AFFIXATION**

STATE OF NV

COUNTY OF ~~Lyda~~ Douglas

This Manufactured Home Affidavit of Affixation is made this 15th day of April, 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 American Financial Resources, Inc.

("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: 

GMANARLU 0116

GMANARLU (CLS)

04/13/2016 01:25 PM PST



LOAN #: 92187463

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

New \_\_\_\_\_ Used X Year 2005 Length \_\_\_\_\_ Width \_\_\_\_\_

Manufacturer/Make KIT HOME BUILDERS

Model Name or Model No. FREEDOM

Serial No. E05K1D0715A&B 76SQ32

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

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

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

HUD Label Number(s) IDA 214357 & 1DA 214358

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":  
**4051 GRAY HILLS ROAD, WELLINGTON**

Douglas  
**Lyons, NV 89444**

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

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Ellie Mae, Inc.

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

**SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".**

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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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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- 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.

*Lenore A Biggs* 4/15/16 (Seal)  
LENORE A BIGGS DATE

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Ellie Mae, Inc.

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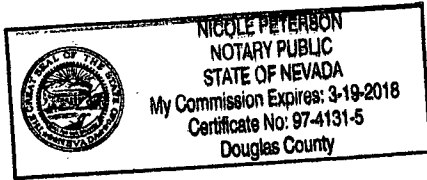
Initials: *MB*  
GMANARLU 0116  
GMANARLU (CLS)  
04/13/2016 01:25 PM PST



State of NEVADA  
County of ~~LYON~~ *Douglas*

This instrument was acknowledged before me on APRIL 15, 2016 (date) by LENORE A BIGGS (name(s) of person(s)).

(Seal, if any)



(Signature of notarial officer)

Title (and rank): *Nancy Rukli*

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.

American Financial Resources, Inc.

\_\_\_\_\_  
Lender

Kyle Palmer

\_\_\_\_\_  
By: Authorized Signature

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STATE OF: \_\_\_\_\_ )

COUNTY OF: \_\_\_\_\_ )

) SS.:  
)

On the 15th day of April in the year 2016 before me, the undersigned, a Notary Public in and for said State, personally appeared \_\_\_\_\_

\_\_\_\_\_ 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

Official Seal:

\_\_\_\_\_  
Notary Printed Name

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

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Initials: \_\_\_\_\_

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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.

AmericanFinancialResourcesInc.  
Lender

Laura Brandao: Chief Operations Officer  
*Laura Brandao*  
By: Authorized Signature

STATE OF: New Jersey

COUNTY OF: Morris

)  
) SS.:  
)

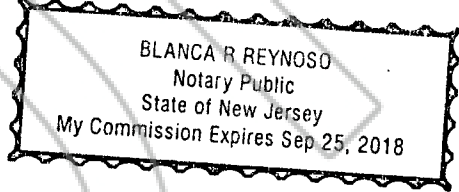
On the 15 day of April in the year 2016 before me, the undersigned, a Notary Public in and for said State, personally appeared Laura Brandao, Chief Operations Officer for personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed 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.

*Blanca R Reynoso*  
Notary Signature

**Blanca R. Reynoso**  
Notary Printed Name

State of New Jersey  
County of Passaic  
My Commission expires: September 25, 2018

Official Seal:



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**EXHIBIT "A"**

The land referred to in this Commitment is situated in the County of Douglas, State of Nevada and is described as follows:

**LOT 54 OF TOPAZ RANCH ESTATES NO. 1, ACCORDING TO THE MAP THEREOF, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON DECEMBER 4, 1963, IN BOOK 20, PAGE 717, DOCUMENT NO. 23962.**

