

THIS INSTRUMENT PREPARED BY
 and after recording return to:
 Freedom Mortgage Corporation
 Attn: Final Documents
 P.O. Box 8001
 Fishers, IN 46038-8001

**AFFIDAVIT OF AFFIXTURE
 (MANUFACTURED HOME)**

STATE OF NV)
 COUNTY OF Lyon) ss

BEFORE ME, the undersigned notary public, on this day personally appeared
 Richard Glenn Odowd and Elizabeth Dee Enriquez
 Freedom Mortgage Corporation (Borrowers) and

known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed
 below, and who, being by me first duly sworn, did each on his or her oath state as follows:

DESCRIPTION OF MANUFACTURED HOME

Borrower(s) own the manufactured home ("Home") described as follows:

Used New/Used	1990 Year	NASHUA Manufacturer's Name	2002 Model Name and No.
NNID39688AB	26	46	
Manufacturer's Serial No.	Length	Width	
IDA200419	IDA200420	Exception Approved	
HUD Label Number(s)		Certificate of Title Number	

MANUFACTURED HOME LOCATION

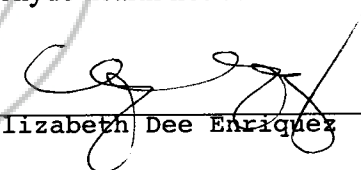
The Home is or will be located at the following "Property Address":

Street 3865 Sandstone Dr County Lyon
 City Wellington State NV Zip Code 89444

In addition to the covenants and agreements made in the Security Instrument, Borrower covenants and agrees as follows:

1. The manufactured home described above located at the address above is permanently affixed to a foundation and will assume the characteristic of site-built housing.
2. The wheels, axles, tow bar, or hitch were removed when said manufactured home was placed on the permanent site.
3. All foundations, both perimeter and piers for said manufactured home have footings that are located below the frost line or in compliance with local building codes or requirements.
4. If piers are used for said manufactured home, they will be placed where said home manufacturer recommends.
5. If state law so requires, anchors for said manufactured home have been provided.
6. The manufactured home is permanently connected to a septic or sewage system and other utilities such as electricity, water and natural gas.
7. No other lien or financing affects said manufactured home or real estate, other than those disclosed in writing to Lender.
8. The foundation system of the manufactured home has been designed by an engineer, if required by state or local building codes, to meet the soil conditions of the site.
9. Borrower(s) acknowledges his or her intent that said manufactured home will become immovable property and part of the real property securing the security instrument.
10. The manufactured home will be assessed and taxed as an improvement to real property. I/We understand that if Lender does not escrow for these taxes, that I/we will be responsible for payment of such taxes.
11. If the land is being purchased, such purchase and said manufactured home represent a single real estate transaction under applicable state law.
12. Said manufactured home has been built under the Federal Manufactured Home Construction and Safety Standards that were established June 15, 1976.
13. This Affidavit is executed by Borrower(s) pursuant to applicable state law.
14. All permits required by governmental authorities have been obtained. Borrower(s) certifies that Borrower(s) 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. and the formaldehyde health notice.


Richard Glenn Oddow


Elizabeth Dee Enriquez

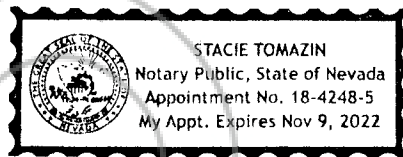
STATE OF NEVADA
COUNTY OF DOUGLAS

Personally, appeared before me Stacie Tomazin, a Notary Public in and for the State and County aforesaid Richard Glenn Odland & Elizabeth Del Ent 7942, the within named person(s), with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and seal at office, on this 18 day of October, 2019



Notary Public
My Commission Expires: 11/9/2022

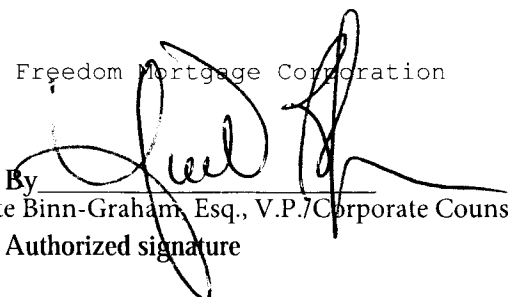


LENDER'S STATEMENT OF INTENT

The undersigned (Lender) intends that the home be an immovable fixture and a permanent improvement to the Land.

Freedom Mortgage Corporation

By


Yvette Binn-Graham, Esq., V.P./Corporate Counsel

Authorized signature

STATE OF New Jersey
COUNTY OF Burlington

Personally appeared before me, Jane A. Krupsky, a Notary Public in and for the State and County aforesaid, Yvette Binn-Graham, Esq., the within named person(s), with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/~~she~~ executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and seal at office, on this 5th day of November, 2019

Jane A. Krupsky
Notary Public
My Commission Expires: 8/21/2020

JANE A. KRUPSKY
NOTARY PUBLIC OF NEW JERSEY
I.D. # 2453390
My Commission Expires 8/21/2020

OS3200-19007803

EXHIBIT A
Legal Description

The land hereinafter referred to is situated in the City of Wellington, County of Douglas, State of NV, and is described as follows:

Lot 92, as shown on the Map of Topaz Ranch Estates Unit No. 2, filed in the Office of the County Recorder of Douglas County, Nevada, on February 20, 1967, as Document No. 35464.

Being the same property conveyed from Elizabeth Enriquez also known as Elizabeth Dee Enriquez, now married and joined by her husband, Richard Glenn Odowd to Elizabeth Dee Enriquez and Richard Glenn Odowd, wife and husband, as community property with the right of survivorship by deed dated November 10, 2018 and recorded November 19, 2018 in Instrument Number 2018-922369 of Official Records.

APN: 1022-10-001-043

