



Document 2012 1970

Book 2012 Page 1970 Type 06 008 Pages 4

Date 7/05/2012 Time 10:35 AM

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INDX
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LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

CHEK

✓ After Recording Return To:
LINCOLN SAVINGS BANK
ATTN: FINAL DOCUMENT DEPARTMENT
999 HOME PLAZA, SUITE 301
WATERLOO, IA 50701

7-1

LOAN #: LSB001880
MIN: 1009050-0000003869-9

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

(To execute or release title, mortgage or deed of trust, security filing,
transfer of equity and insurance documents and proceeds.)

The undersigned borrower(s), Ivan G Ludwig

whether one or more, each referred to below as "I" or "me," residing at:
7362 Lapwai Road
Lewiston, ID 83501-7842

("Mailing Address").

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

New _____ Used _____ Year _____ Length _____ Width _____
Make _____
Model Name or Model No. _____
Serial No. _____
Serial No. _____
Serial No. _____
Serial No. _____

Initials: *ILG*
GMANPRDU 0604



LOAN #: LSB001880

permanently affixed to the real property located at

2924 Saint Charles Rd.
Saint Charles, IA 50240
Madison

(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, LINCOLN SAVINGS BANK, A STATE CHARTERED SAVINGS BANK

("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 JUNE 29, 2012 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 Instrument 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.

Initials:

GMANPRDU 0604



WITNESS my hand and seal this 29TH day of JUNE, 2012. LOAN #: LSB001880

Ivan G Ludwig (Seal)
Ivan G Ludwig

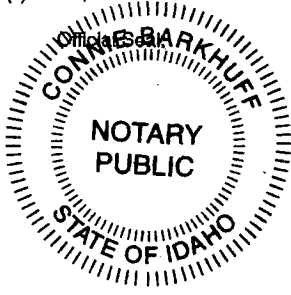
STATE OF ^{CB} IDAHO)
~~LOWA~~) ss.:
COUNTY OF ^{CB} NEZ PERCE)
~~MADISON~~)

On the 29th day of June in the year 2012 before me, the undersigned, a Notary Public in and for said State, personally appeared Ivan G Ludwig

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.

Connie Barkhuff
Notary Signature

CONNIE BARKHUFF
Notary Printed Name



Notary Public; State of IDAHO
Qualified in the County of NEZ PERCE
My commission expires: 8/27/2016



LOAN #: LSB001880

Exhibit A
PROPERTY DESCRIPTION

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

Parcel "E", located in the Northwest Quarter (1/4) of the Southwest Quarter (1/4) of Section Seventeen (17), Township Seventy-five (75) North, Range Twenty-six (26) West of the 5th P.M., Madison County, Iowa, as shown in Plat of Survey filed in Book 2, Page 468 on May 12, 1994 in the Office of the Recorder of Madison County, Iowa



Initials:

Handwritten initials "JAL" in cursive script, written over a horizontal line.

GMANPRDU 0604

