



Document 2013 697

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Recorded: 3/7/2013 at 2:28:34.0 PM

Fee Amount: \$22.00

Revenue Tax:

LISA SMITH RECORDER

Madison County, Iowa

INDX ✓

ANNO

SCAN

CHEK

Record and Return by Mail to:  
Wells Fargo Bank, N.A.  
FINAL DOCUMENTS T7408-01F  
4101 Wiseman Blvd Bldg 108  
San Antonio, TX 78251-4200

## REAL PROPERTY AND MANUFACTURED HOME LIMITED POWER OF ATTORNEY

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

The undersigned borrower(s), whether one or more, each referred to below as "I" or "me," residing at 405 W SYCAMORE ST, SAINT CHARLES, IA 50240.

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

New or Used:	Used
Year:	2000
Manufacturer's Name:	Bonnavilla Homes
Model Name or Model Number:	NA TH563FKA100
Length x Width:	52 x 28
Serial Number:	NEB00A28284
	NEB00A28284

permanently affixed to the real property located at 405 W SYCAMORE ST, SAINT CHARLES, IA 50240 ("Property Address") and as more particularly described on Exhibit A attached hereto (the "Real Property"). I



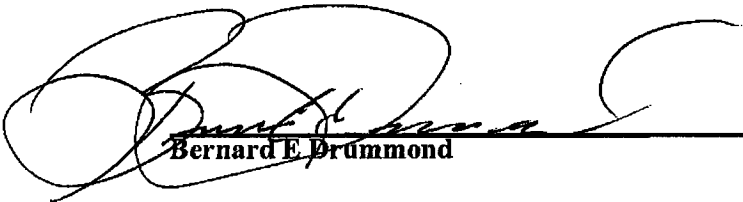
do hereby irrevocably make, constitute, appoint and authorize with full powers of substitution, Wells Fargo Bank, N.A., ("Lender"), its successors, assigns or designees as my agent and attorney-in-fact, in my name, place and stead in any way which I could do, if I were personally present, with full power 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 March 1, 2013 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 lien holder 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.



Witness my hand and seal this 1 day of March 2013.

**Borrower**

  
Bernard E. Drummond 3/1/13  
Date  
Seal


Vicki L Drummond 3/1/13  
Vicki L Drummond Date  
Seal

**Acknowledgment**

State of Iowa

County of Warren

This instrument was acknowledged before me on March 1, 2013 by  
Bernard E. Drummond and Vicki L. Drummond

  
\_\_\_\_\_  
Notary Public  
My commission expires:



**LEGAL DESCRIPTION: Lots One (1) and Six (6) and the East 3 feet of Lot Two (2), all in Block One (1) of STOUFFER'S ADDITION to the Town of St. Charles, Madison County, Iowa.**