

0075317818

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2007 04 13 21

2007 MAY 21 AM 10:53

MICHAEL A. BROWN
RECORDER

MANUFACTURED HOME AFFIDAVIT OF AFFIXATION

Record and Return [] by Mail [] by Pickup to:

WFHM FINAL DOCS X9999-01M
1000 BLUE GENTIAN ROAD
EAGAN, MN 55121

This Instrument Prepared By:

CHERYL GIUNTI

Preparer's Name

2211 BUTTERFIELD RD, SUITE 200

Preparer's Address 1

DOWNERS GROVE, IL 605151493

Preparer's Address 2

0075317818

Loan Number



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.

Page 1 of 5 Initial: SS
NMFL # 7111 (MAHA) Rev 02/06

COMMUNITY TITLE COMPANY
FILE NO L 37345

23
CM

JOHN W SCHNEIDER JR

[type the name of each Homeowner signing this Affidavit]:

being duly sworn, on his or her oath state as follows:

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

USED	2004 FAIRMONT HOMES	WELLINGTON	077 x 027	
New/Used	Year	Manufacturer's Name	Model Name or Model No.	Length x Width
MY04	121674AK	MY04 121674BK		
Serial No.	Serial No.	Serial No.	Serial No.	

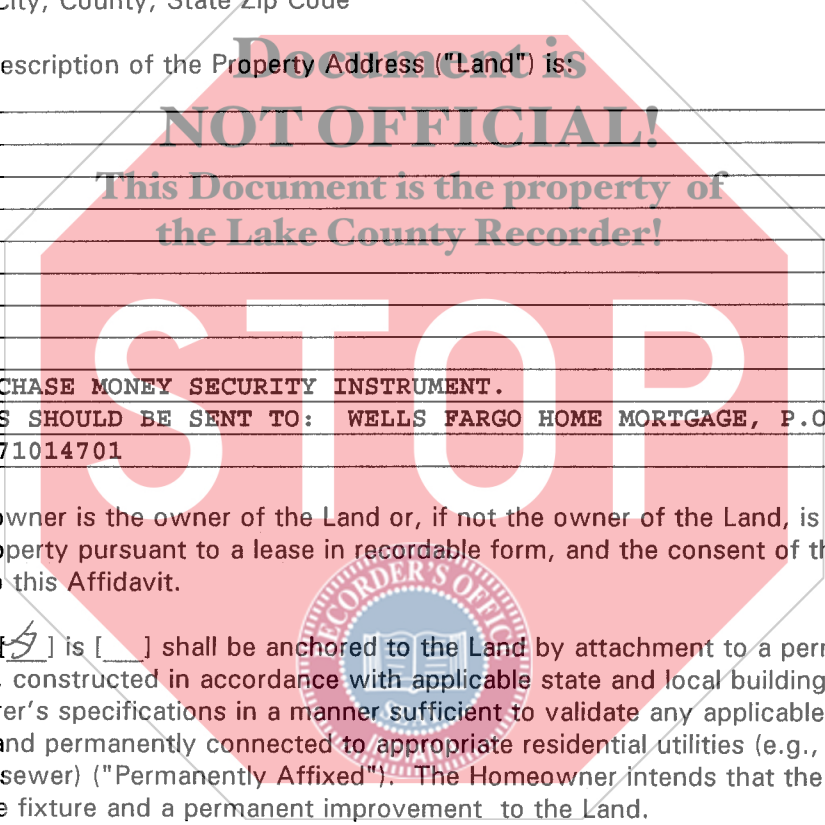
2. The Home was built in compliance with the federal Manufactured Home Construction and Safety Standards Act.

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 Home is or will be located at the following "Property Address":
3420 W 161ST AVE, LOWELL, LAKE, IN 46356

Street or Route, City, County, State Zip Code

5. The legal description of the Property Address ("Land") is:
SEE ATTACHED



THIS IS A PURCHASE MONEY SECURITY INSTRUMENT.
TAX STATEMENTS SHOULD BE SENT TO: WELLS FARGO HOME MORTGAGE, P.O. BOX 11701,
NEWARK, NJ 071014701

6. 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.

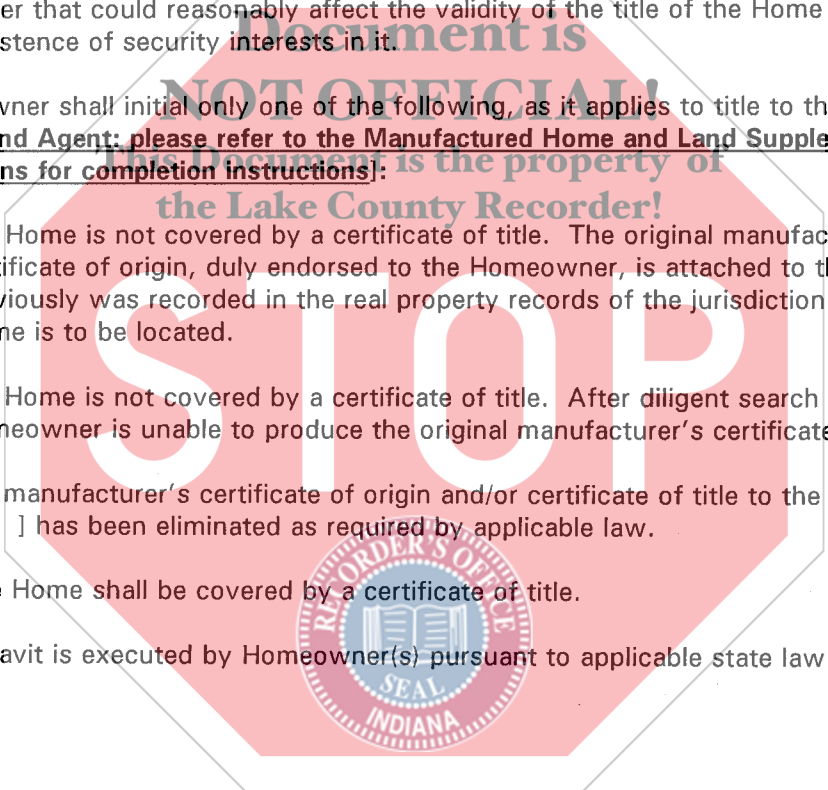
7. The Home [] is [] shall be anchored to the Land by attachment to a permanent foundation, constructed in accordance with applicable state and local building codes and manufacturer's specifications in a manner sufficient to validate any applicable manufacturer's warranty, and permanently connected to 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.

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8. The Home shall be assessed and taxed as an improvement to the Land.
9. 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) The wheels, axles, towbar or hitch were removed when the Home was, or will be, placed on the Property Address; and
 - (d) The Home is (i) Permanently Affixed to a foundation, (ii) has the characteristics of site-built housing, and (iii) is part of the Land.
10. 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.
11. 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.
12. A Homeowner shall initial only one of the following, as it applies to title to the Home: **[Closing and Agent: please refer to the Manufactured Home and Land Supplemental Closing Instructions for completion instructions]:**
 - 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.
 - 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.
 - The manufacturer's certificate of origin and/or certificate of title to the Home shall be has been eliminated as required by applicable law.
 - The Home shall be covered by a certificate of title.
13. This Affidavit is executed by Homeowner(s) pursuant to applicable state law.



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IN WITNESS WHEREOF, Homeowner(s) has executed this Affidavit in my presence and in the presence of the undersigned witnesses on this 11th day of MAY, 2007.

[Signature]
Homeowner #1 (SEAL)
JOHN W SCHNEIDER JR

[Signature]
Witness

Homeowner #2 (SEAL)

Witness

Homeowner #3 (SEAL)

Witness

Homeowner #4 (SEAL)

Witness

STATE OF INDIANA

COUNTY OF PORTER

On the 11th day of MAY in the year 2007

before me, the undersigned, a Notary Public in and for said State, personally appeared JOHN W. SCHNEIDER, JR.

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.

[Signature]
Notary Signature

TRACIE A. MILENKOFF
Notary Printed Name

Notary Public; State of INDIANA

Qualified in the County of PORTER

My commission expires: 01/12/08

Official Seal:



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.

"I AFFIRM, UNDER THE PENALTIES FOR PERJURY, THAT I HAVE TAKEN REASONABLE CARE TO REDACT EACH SOCIAL SECURITY NUMBER IN THIS DOCUMENT, UNLESS REQUIRED BY LAW."
PREPARED BY: [Signature]

Lender's Statement of Intent:

The undersigned ("Lender") intends that the Home be an immoveable fixture and a permanent improvement to the Land.

WELLS FARGO BANK, N.A.

Lender

By *Tracie Milenkoff*
Authorized Signature

STATE OF INDIANA)
) ss.:
COUNTY OF PORTER)

On the 11th day of MAY in the year 2007
before me, the undersigned, a Notary Public in and for said State, personally appeared
TRACIE A. MILENKOFF

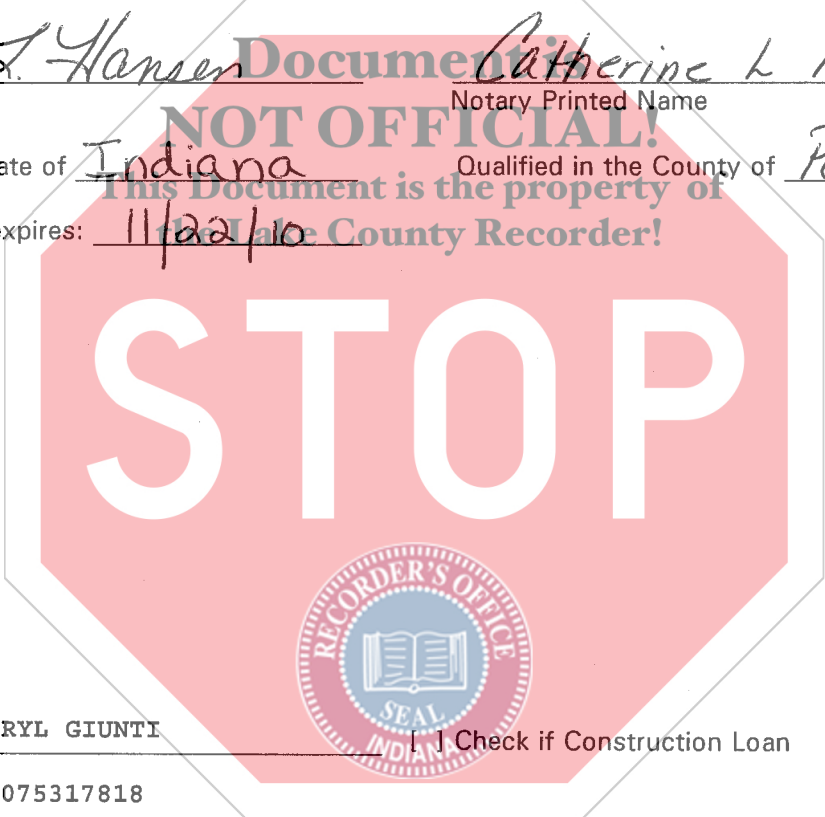
personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument,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

Catherine L. Hansen Catherine L Hansen
Notary Signature Notary Printed Name

Notary Public; State of Indiana Qualified in the County of Porter

My commission expires: 11/22/10

Official Seal:



Drafted By: CHERYL GIUNTI Check if Construction Loan

Loan Number: 0075317818

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Authorization to Closing Agent to Sign Affidavit of Affixation

NOT OFFICIAL!

Wells Fargo Bank, N.A. from time to time, will engage Community Title (Closing Agent) to act as its closing agent at the settlement of residential mortgage loans for the purchase or refinancing of manufactured homes and land. By this letter Wells Fargo Bank, N.A. authorizes Community Title (Closing Agent) to sign the, as its authorized agent, the "Lender's Statement of Intent" on the form of Manufactured Home Affidavit of Affixation included in the loan documents for each such loan.

Jody Erickson

Manager, Manufactured Housing Review Team
Wells Fargo Bank, NA

STOP



EXHIBIT A

LOT 14 IN HEATHER COVE SUBDIVISION, AN ADDITION TO LAKE COUNTY, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 81 PAGE 55, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA

