

After Recording Return To:  
Freedom Mortgage Corporation  
P.O. Box 8001  
Fishers, IN 46038-8001  
ATTN: Final Documents  
(800) 220-3333

Prepared By:  
Closing Department  
Freedom Mortgage Corporation  
907 Pleasant Valley Av Ste 3  
Mount Laurel, NJ 08054  
(800) 220-3333

**MANUFACTURED HOUSING LIMITED POWER OF ATTORNEY**

**Severns**

Loan #: 0119888444

Serv. #: 11988844

MIN: 1000730-0119888444-5

THE UNDERSIGNED hereby appoints **Freedom Mortgage Corporation**, and its successor and/or assigns, as my/our true and lawful Attorney-in-Fact, with power of substitution and revocations, to apply for a certificate of title or duplicate certificate of title to or record a lien and register and/or to transfer or assign the title to any person the below ("Collateral"): along with the following actions as though executed by me/us.

- (1) To execute in my/our behalf as my/our Attorney-in-Fact whatever documents are necessary to effectuate the sale of the Collateral in the event of a default by me/us under my/our Manufactured Home Installment Note, Security Agreement and Disclosure Statement, as applicable (the "Contract") which results in a repossession and sale of the Collateral securing the Contract, subject to the terms of the Contract and applicable state law governing disposition of the Collateral; or
- (2) For said purpose(s) to sign my/our name(s) and to do all things necessary to appointment, and to transfer or assign title to any property taken in trade or consideration for the purchase of the below described Collateral.
- (3) Re-title the Collateral to correct any errors or to ensure the proper perfection security interest in the Collateral.
- (4) To execute documents necessary to obtain and maintain insurance on the property and 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.

This limited Power of Attorney ("POA") shall be durable and not be affected by subsequent disability or incapacity of the principal, or by the lapse of time. This POA shall not be construed as

11988844

0119888444

a waiver of my/our rights under the Contract or applicable state law governing the Contract and the sale of Collateral.

**Description of Collateral:**

Manufacturer: Fleetwood  
Model: Riverknoll  
Year: 2007  
Width/Length: 26.00 / 72.00  
Serial Number: IDFL704AB27638RK13  
New/Used: Used  
Hud Data Plate #: IDA223590 IDA223589

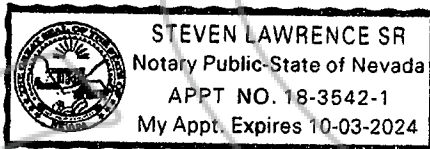
*David J. Severns* 12-24-2020  
- BORROWER - David J. Severns - DATE -

*Jennifer L. Severns*  
- BORROWER - Jennifer L. Severns - DATE - 12/24/2020

State of Nevada

County of Lincoln

This instrument was acknowledged before me on December 24, 2020 by David J. Severns and Jennifer L. Severns.



*Steven Lawrence SR*  
Notary Public

My Commission Expires:  
10/3/2024

OS3200-20040034

**EXHIBIT A**  
Legal Description

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

Lots 26 & 25, of North Hills Subdivision, First Phase, as shown on the Map thereof recorded July 28, 1980 as File No. 67636 in Book "A" of Plats, Page 151, in the Office of the County Recorder of Lincoln County, Nevada.

Being the same property conveyed from J. Steven Thiriot and Joan T. Yockey, Co-Trustee's of the Dean P. and Florence W. Thiriot Trust, dated April 26, 1974 to David J. Severns and Jennifer L. Severns, husband and wife as joint tenants with right of survivorship by deed dated October 16, 2006 and recorded October 30, 2006 in Instrument # 127740 / Book 225 and Page 53.

APN: 002-232-13