

(To be recorded with Security Instrument)

AFFIXATION AFFIDAVIT REGARDING
MANUFACTURED (AND FACTORY BUILT) HOME

The State of North Carolina)

County of Granville)

Currin
Loan #: 0147349013
MIN: 1000730-0147349013-2
Case #: 387-5911200-703

Before me, the undersigned authority, on this day personally appeared **Crickett B Currin and Blake H Currin, wife and husband** known to me to be the person(s) whose name(s) is/are subscribed below, and who, being by me first duly sworn, did each on his/her oath state as follows:

Description of Manufactured Home			
New	2022	Fleetwood Homes	Pegasus
New/Used	Year	Manufacturer's Name	Model Name and Model No.
68.00 X 27.00		270PE-PEGASUS-28684S	PFS1297169 PFS1297170
Length X Width		Serial Number	HUD #
Manufactured Home Location			
7074 Mountain Rd			Granville
Street			County
Oxford		North Carolina	27565
City		State	Zip Code

In addition to the covenants and agreements made in the Security Instrument, **Crickett B**

0147349013

Currin and Blake H Currin, wife and husband ("Borrower[s]") 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. That the Borrower(s) hereby acknowledges(s) his/her/their intent that said manufactured home will become immovable property and part of the real property securing the security instrument.
10. The said manufactured home will be assessed and taxed as an improvement to the real property. Borrower(s) understand(s) that if Lender does not escrow for these taxes, that Borrower(s) 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/certify that Borrower(s) is/are in receipt of the manufacturer's recommended maintenance program regarding the carpets and manufactures warranties covering the heating/cooling system, hot water heater, range, etc... and the formaldehyde health notice.

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In Witness Whereof, Borrower(s) has/have executed this Affidavit in my presence and in the presence of undersigned witnesses on this 18th day of November, 2022.

Crickett B. Currin
- BORROWER - Crickett B Currin

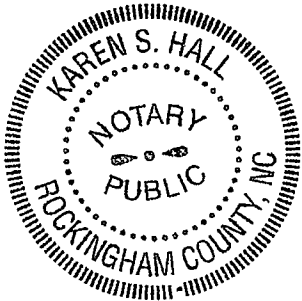
Blake H Currin
- BORROWER - Blake H Currin

Witness

Witness

STATE OF NC
COUNTY OF Rockingham

The foregoing instrument was acknowledged before me this 18th day of November 2022 by Crickett B Currin and Blake H Currin, wife and husband, who is personally known to me (yes/no) or who provided NC Drivers License as identification.



Karen S. Hall
Notary Public
Print Name:
My Commission Expires: 12-17-2023

0147349013

Lender's Statement of Intent:

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

Lender: **Freedom Mortgage Corporation**

Freedom Mortgage Corporation

By: _____
Authorized Signature

By: *[Signature]*
Yvette Binn-Graham, Esq
Vice-President/Corporate Counsel

STATE OF NEW JERSEY
COUNTY OF BURLINGTON

The foregoing instrument was acknowledged before me this 17TH day of NOVEMBER 2022 by YVETTE BINN-GRAHAM, SVP, CORPORATE COUNSEL an agent of **Freedom Mortgage Corporation**, Lender, who is personally known to me or who provided _____ as identification.

JUDI L. LADSON
Notary Public, State of New Jersey
My Commission Expires 08/26/2026

[Signature]
Notary Public
Print Name: JUDI L. LADSON
My Commission Expires: 8/26/2026

Attention County Clerk: This instrument covers goods that are or are to become fixtures on the property described herein and is to be filed for record in the records where security instruments on real estate are recorded. Additionally, this instrument should be appropriately indexed, not only as a security instrument but also as a financing statement covering goods that are or are to become fixtures on the property described herein.

**MANUFACTURED HOME RIDER
TO THE MORTGAGE/DEED OF TRUST/SECURITY DEED**

Currin
Loan #: 0147349013
MIN: 1000730-0147349013-2
PIN: 1936 00038749
Case #: 387-5911200-703

This Rider is made this 18th day of **November, 2022**, and is incorporated into and amends and supplements the Mortgage / Deed of Trust / Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure the Borrower's Note to **Freedom Mortgage Corporation** (the "Lender") of the same date (the "Note") and covering the Property described in the Security Instrument and located at:

7074 Mountain Rd, Oxford, NC 27565
[Property Address]

Borrower and Lender agree that the Security Instrument is amended and supplemented as follows:

A. The Property covered by the Security Instrument (referred to as "Property" in the Security Instrument) includes, but is not limited to, the herein described tract or parcel of land and certain improvements, among which is a Manufactured Home, which will be or already has been affixed to the Property legally described in the Security Instrument, and which Manufactured Home is described as follows:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF