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 Fee Amt: \$45.00 Page 1 of 3
 Franklin County North Carolina
 Linda H. Stone Register of Deeds

BK 1590 PG 832-834

RECORD AND RETURN TO
CAPITAL MORTGAGE FINANCE CORP.
 6310 STEVENS FOREST ROAD
 COLUMBIA, MD 21046

Return To *By: Betty Sharrington Dwyer*

Russell & Pressley, P.C.
 727 West Hargett Street, Suite 109
 Raleigh, North Carolina 27603

MIN 1002326-0000007497-6
 Loan ID # HND68011

Manufactured Home Affidavit Of Affixation

Date: December 20th, 2006

Lender Name: CAPITAL MORTGAGE FINANCE CORP.

Lender Address: 6310 STEVENS FOREST ROAD
 COLUMBIA, MD 21046

Borrower(s): DAVID B. FRAWLEY, A SINGLE MAN

Property Address of Manufactured Home: 113 WINDING CREEK
 YOUNGSVILLE, NORTH CAROLINA 27596

Description of Manufactured Home:

Year Built: 1996

Make/Model: #402/80J4BR #402

VIN/Serial #: B-41960A/B

Model Year: 1996

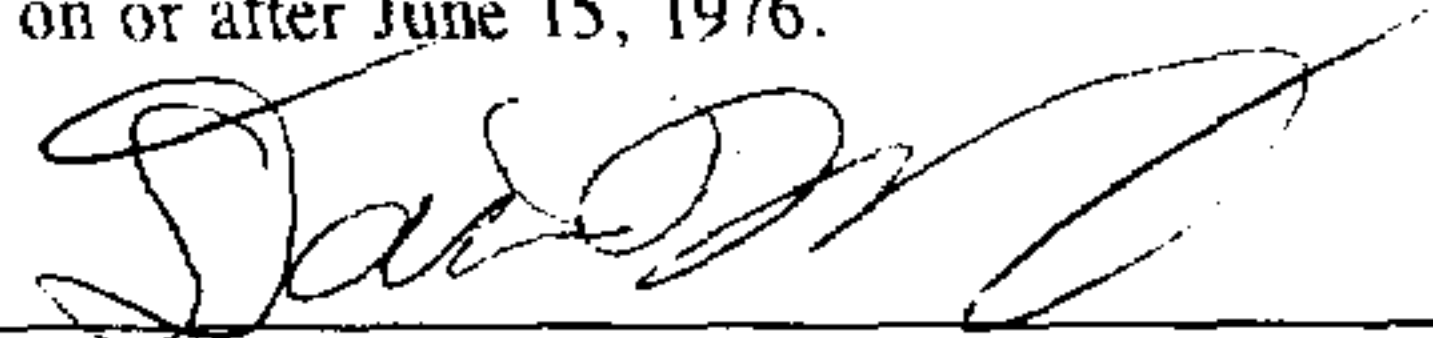
BEFORE ME, the undersigned Notary Public, on this 20 day of December 2006 personally appeared DAVID B. FRAWLEY

known before 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/their oath state as follows:

1. The Manufactured Home located at the above-referenced address meeting the above-referenced description, is permanently affixed to a foundation and will assume the characteristics of site-built housing; Furthermore, I/we agree to comply with all applicable laws and regulations regarding the affixation of the Manufactured Home.
2. The wheels, axles, tow bar or hitch were removed when said Manufactured Home was placed on the permanent site.
3. The Manufactured Home is permanently connected to a septic tank or sewage system and other utilities, such as, electricity, water and natural gas in accordance with local and state requirements.
4. The Manufactured Home has been built in compliance with the Federal Manufactured Home Construction and Safety Standards that were established June 15, 1976 (as amended and in force at the time the home was manufactured) and that appear in HUD regulations at 24 C.F.R. Part 3280. (42 U.S.C. 5401 et seq.; 24 C.F.R. Part 3280).
5. It is my/our intent that the Manufactured Home becomes immovable property and part of real property securing the security instrument.
6. All permits required by governmental authorities have been obtained.
7. Upon Lender's request, I/we agree to surrender the Certificate of Title to the Manufactured Home, if surrender is permitted by applicable law; Also, I/we will obtain the requisite governmental approval and documentation necessary to classify the Manufactured Home as real property under applicable law; Furthermore, I/we will provide the above-named Lender this evidence of title that reflects no other liens placed on this Manufactured Home.
8. When affixing the Manufactured Home to a permanent foundation, such action does not violate any zoning laws or other local requirements to the property.
9. If the land is being purchased or refinanced, such purchase or refinance of the Manufactured Home represent a single real estate transaction under applicable state law.
10. The mortgage or deed of trust securing the Manufactured Home secures both the Manufactured Home and the land, and both the Manufactured Home and land are legally classified as real estate under applicable state laws.
11. The Manufactured Home is evidenced and secured by a single valid and enforceable note and first lien mortgage or deed of trust that is recorded in the land records in states where applicable state law clearly provides for such a single lien.

Loan ID # HND68011

- 12. The Manufactured Home has the following dimensions: At least 12 feet wide and have a minimum of 600 square feet of gross living area. The square footage and room dimensions must be acceptable to typical purchases in the area.
- 13. The Manufactured Home has been built on or after June 15, 1976.

_____		_____
Date	DAVID B. FRAWLEY	-Borrower
_____	_____	-Borrower
Date	_____	-Borrower
_____	_____	-Borrower
Date	_____	-Borrower
_____	_____	-Borrower
Date	_____	-Borrower

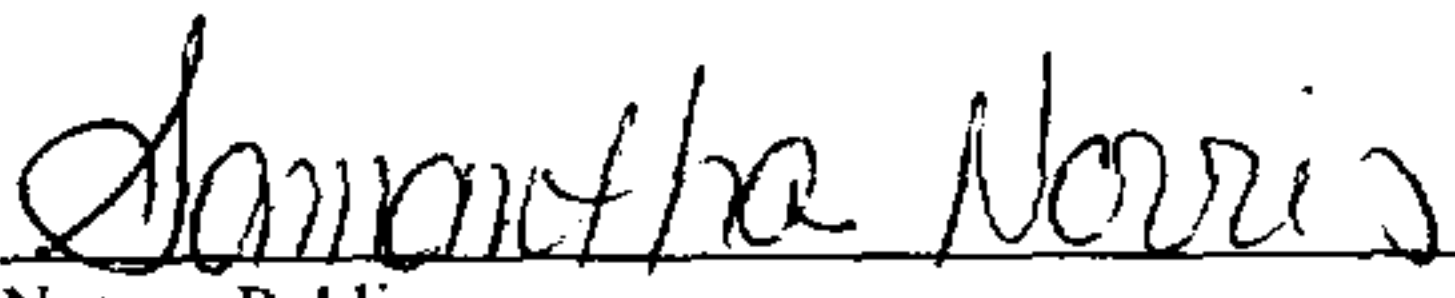
State of NORTH CAROLINA

County of ~~FRANKLIN~~ Wake

On the 20 day of December 2006 before me, the undersigned, a Notary Public in and for said state and county, personally appeared, DAVID B. FRAWLEY

_____ 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 upon behalf of which the individual(s) acted, executed said instrument.

My Commission Expires: 11/10/2008
(Seal)


Notary Public Samantha Norris
(Sign & Print Name)

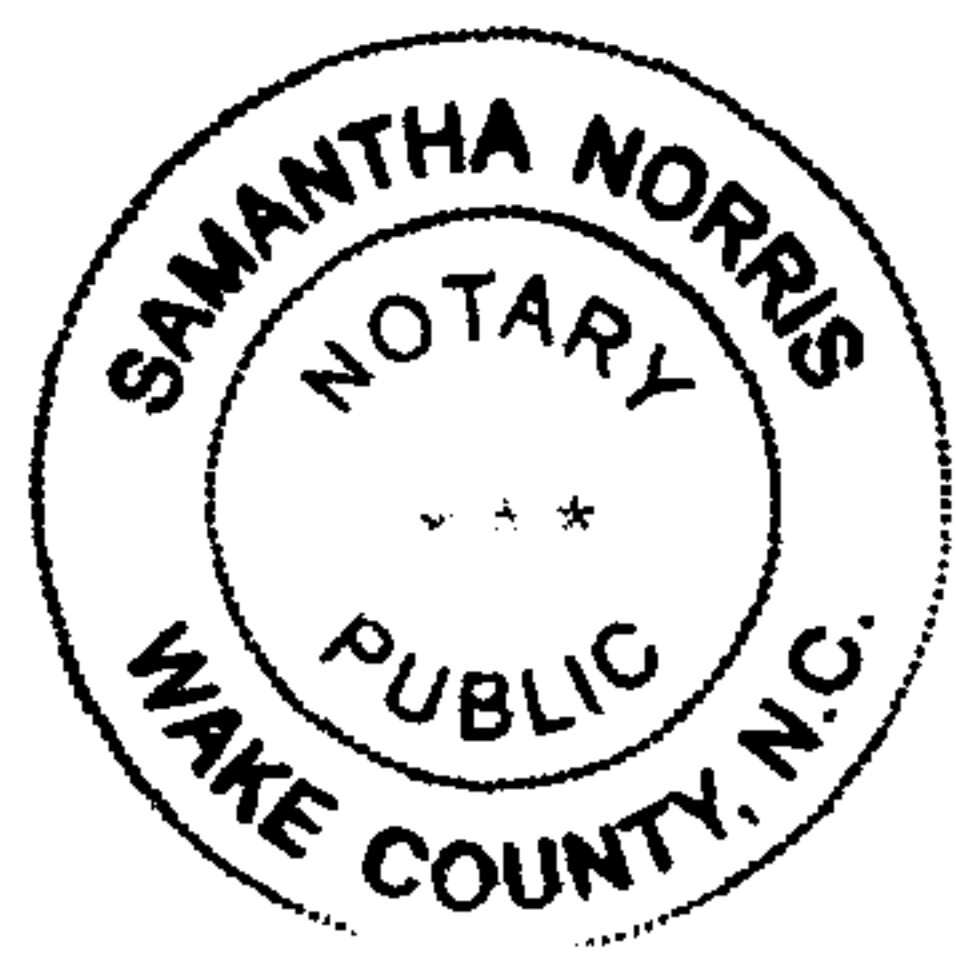


Exhibit A

Being all of Lot 6, Winding Creek Subdivision, as recorded in Plat Record 1996, Slide 31, Franklin County Registry.

Together with the manufactured home which has been permanently affixed to said real property and shall hereafter only be conveyed as real property.