

AFFIXATION AFFIDAVIT REGARDING MANUFACTURED (AND FACTORY BUILT) HOME

State of: North Carolina)

County of: Franklin)

Before me, the undersigned authority, on this day personally appeared Jacob Nahoum, Tanya M. Nahoum (Borrower(s)) and Cardinal Financial Company, Limited Partnership 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/or her oath state as follows:

DESCRIPTION OF MANUFACTURED HOME

<u>New/Used</u>	<u>Year Built</u>	<u>Manufacturer's Name</u>
Used	1998	Gold Medal Homes
<u>Model Name or Model Number</u>	<u>Length x Width</u>	
Canterbury Homes	65 Length x 28 Width	
<u>Manufacturer's Serial No.</u>	<u>Certificate of Title Number</u>	
GCE1080 98 NC A/B		
<u>HUD Label Number(s)</u>		
NTA76606SNTA766064		

MANUFACTURED HOME LOCATION

175 Windsong Lane

[Street]
Youngsville, North Carolina 27596 ("Property Address"):
[City] [Zip Code]

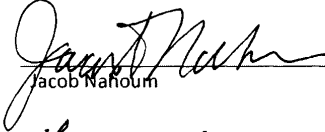
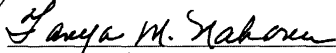
County of: Franklin

In addition to the covenants and agreements made in the Security Instrument, Borrower covenants and agrees as follows:

1. The manufactured home described above located at the address above if 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 liens 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. Borrower(s) acknowledges his or her intent that the said manufactured home will become immovable property and part of the real property securing the security instrument.
10. The Manufactured home will be assessed and taxed as an improvement the real property. I/We understand that if Lender does not escrow for these taxes, that I/we 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 that Borrower(s) is in receipt of manufacturers recommended maintenance program regarding the carpets and manufacturers warranties covering the heating/cooling system, hot water heater, range, etc. and the formaldehyde health notice.

[REMAINDER OF THIS PAGE INTENTIONALLY LEFT BLANK]

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Affixation Affidavit regarding Manufactured (and Factory Built) Home.

 _____ Jacob Nahoum (Seal) - Borrower	_____ (Seal) - Borrower
 _____ Tanya M. Nahoum (Seal) - Borrower	_____ (Seal) - Borrower
_____ (Seal) - Borrower	_____ (Seal) - Borrower
_____ (Seal) - Borrower	_____ (Seal) - Borrower
_____ (Seal) - Borrower	_____ (Seal) - Borrower
_____ (Seal) - Borrower	_____ (Seal) - Borrower
_____ (Seal) - Borrower	_____ (Seal) - Borrower

In Witness Whereof, Borrower(s) and Lender has executed this Affidavit in my presence and in the presence of undersigned witness on this _____ day of _____.

Witness:_____
Witness_____
Witness

State of: NC

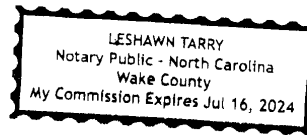
County of: Franklin

The foregoing instrument was acknowledged before me this 15 day of January 2020,
by Jacob Nahoum, Tanya M. Nahoum, who is personally known to me or provided
DMV NC Driver License as identification.

[Signature]
Notary Public

Leshawn Tarry
Print Name

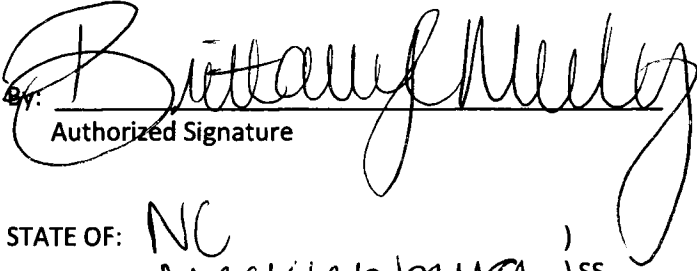
My commission expires: 7-16-24



LENDER'S STATEMENT OF INTENT

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

Cardinal Financial Company, Limited Partnership

By: 
Authorized Signature

STATE OF: NC

COUNTY OF: Mecklenburg) SS

On the 22nd day of January in the year 2020 before me, the undersigned, a Notary Public in and for said State, personally appeared Brittany Neels

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 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 individuals(s), or the person on behalf of which the individual(s) acted executed the same instrument.



Notary Signature

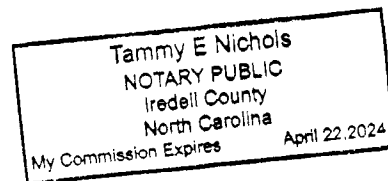
Tammy E Nichols

Notary Printed Name

Notary Public State of NC

Qualified in the County of Iredell

My Commission Expires: 04/22/2024



(Official Seal)

Drafted by: _____