



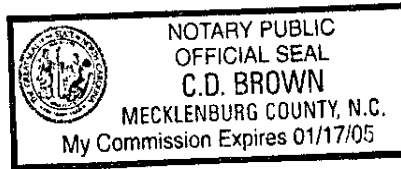
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STATE OF North Carolina  
COUNTY OF Mecklenburg

ON October 31st, 2001, before me, C.D. BROWN, a Notary Public in and for the County of Mecklenburg County, State of North Carolina, personally appeared MELISSA WALLS, Assistant Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(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 authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,



C.D. BROWN  
Notary Expires: 01/17/2005



(This area for notarial seal)

Prepared By: JOE ADAMS WELLS FARGO HOME MORTGAGE, INC. 5024 PARKWAY PLAZA, X5401-032, CHARLOTTE, NC 28217 800-262-5294

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