State of New Jersey County of Essex

I, THE UNDERSIGNED, a notary public in and for said County, in the State aforesaid, do hereby certify that Robert M. Basinski know to me to be the <u>Senior V. PresidentofOld Republic Insured</u> Financial Acceptance, Corp. an corporation, and Sylvia Yamaguchi _, personally known to me to be the ASSISTANT CORP. Secretaryof said corporation, and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such Sepior V. President and Asst. Corp. Secretary they signed and delivered the said instrument and caused the corporate seal of said corporation to be affixed thereto, pursuant to authority given by the Board of Directors of Said corporation, as their free and voluntary act, and vas the free and voluntary act of said corporation, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial seal this 10thday of _

RAYSA BOYER NOTARY PUBLIC OF NEW JERSEY My Commission Exp. May 5, 2003 IMPRESS SEAL HERE

NAME AND ADDRESS OF PREPARER:

E. Rivera

650 Bloomfield Avenue

Bloomfield, NJ 07003 C/OPTS OFFICE

U Smith Insured