


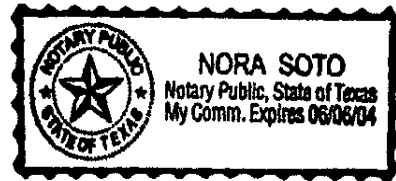
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STATE OF Texas
COUNTY OF Dallas

ON December 27th, 2001, before me, NORA SOTO, a Notary Public in and for the County of Dallas County, State of Texas, personally appeared R. LANCASTER, 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,



NORA SOTO
Notary Expires: 06/06/2004



Prepared By: SHEENAH R. BARNES ASSOCIATES HOME EQUITY SERVICES, INC. P. O. BOX 140969, , IRVING, TX 75014
800-753-3673

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