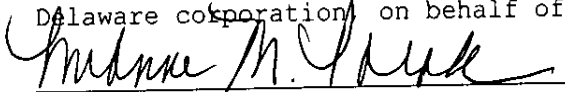
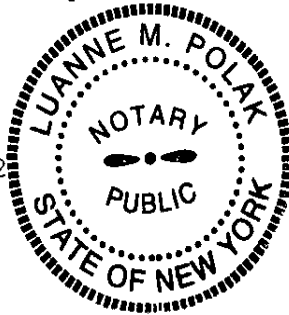


State of New York, County of Erie

The foregoing instrument was acknowledged before me on 02/19/2002 by Sandra J. Smith, Vice President of BA Mortgage, LLC, a limited liability company a State of Delaware corporation, on behalf of the corporation.



LuAnne M. Polak
Notary Public, New York
Qualified in Erie County
Commission Expires: September 12, 2002



Property of Cook County Clerk's Office