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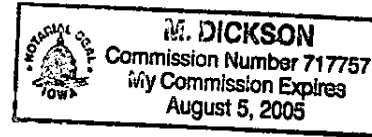
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STATE OF Iowa
COUNTY OF Polk

On November 1st, 2002, before me, M. DICKSON, a Notary Public in and for Polk County, in the State of Iowa, personally appeared S. K. OLSON, Assistant Secretary, 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,



M. DICKSON
Notary Expires: 08/05/2005 #717757



(This area for notarial seal)

Prepared By: STEVE GALLAGHER PRINCIPAL RESIDENTIAL MORTGAGE, INC. 711 HIGH ST, DES MOINES, IA 50392
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