

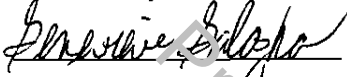
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STATE OF Michigan
COUNTY OF Oakland

On December 27th, 2002, before me, the undersigned a Notary Public in and for Oakland County in the State of Michigan, personally appeared P REEDER, 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,



Notary Expires: _____

GENEVIEVE GALAZKA
Notary Public, Wayne County, MI
Acting in Oakland County, MI
My Commission Expires 03-24-2006

(This area for notarial seal)

Prepared By: Mary Gregory, CITI MORTGAGE, INC. MAIL STOP 02-05, P.O. BOX 9207, FARMINGTON HILLS, MI 48333-9207

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