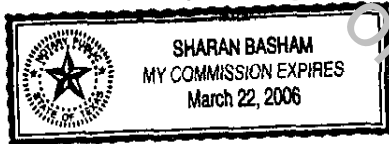


STATE OF TEXAS
COUNTY OF HARRIS

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT CHR IS WHITE, Vice President of CHASE MORTGAGE COMPANY-WEST F/K/A MELLON MORTGAGE COMPANY, A COLORADO CORPORATION, personally known to me to be the same person whose name is subscribed to the foregoing instrument as such, Vice President appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his own free and voluntary act and as the free and voluntary act of said Company for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this date, December 9, 2002.



Sharan Basham
Notary in and for the State of Texas

This document was prepared by:
ACCUTRAN SERVICES, INC. 15531 KUYKENDAHL RD. SUITE 200 HOUSTON, TEXAS 77090
JOSHUA STARNES

17-908- 

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