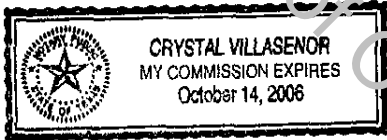




STATE OF TEXAS  
COUNTY OF HARRIS

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT CHRIS WHITE, Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS "), SOLELY AS NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC., 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 23, 2002.~~



Notary in and for the State of TEXAS

This document was prepared by:  
ACCUTRAN SERVICES, INC. 15531 KUYKENDAHL RD. SUITE 300 HOUSTON, TEXAS 77090  
DEKEISHA FITZGERALD-HODGE

10-908-



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