

UNOFFICIAL COPY

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STATE OF Virginia
COUNTY OF Richmond (City)

On December 30th, 2002, before me, JANIE REID, a Notary Public in and for Richmond (City) in the State of Virginia, personally appeared ELEANOR V. MORIN, Vice-President, 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.

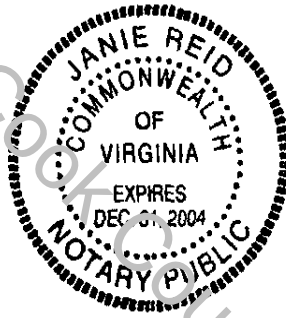
WITNESS my hand and official seal,



JANIE REID
Notary Expires: 12/31/2004

(This area for notarial seal)

Prepared By: Morgan L. Jones, SUNTRUST MORTGAGE, INC. 1001 SEMMES AVENUE, PAYOFF DEPT RVW 3013,
RICHMOND, VA 23224 800-637-7528



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