

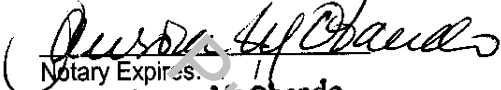
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STATE OF VIRGINIA
COUNTY OF ARLINGTON

On 12-17-02, before me, AURORA M. OBANDO, a Notary Public in and for ARLINGTON in the State of VIRGINIA, personally appeared VICTORIA S. WU, 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: 11/17/03

Aurora M. Obando

My commission expires March 31, 2003

(This area for notarial seal)

Prepared By: SUI LAU WELLS FARGO HOME MORTGAGE, INC. 5024 PARKWAY PLAZA BLVD, MAC# X5401-032, CHARLOTTE, NC 28217 P.O. 544-3466

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