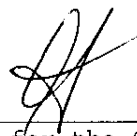


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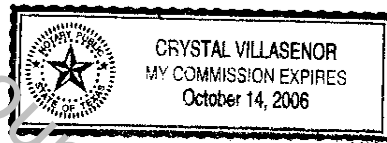
STATE OF TEXAS
COUNTY OF HARRIS

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT CHRIS WHITE, ASSISTANT SECRETARY of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR FIRST UNION MORTGAGE CORPORATION, personally known to me to be the same person whose name is subscribed to the foregoing instrument as such, ASSISTANT SECRETARY 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, May 6, 2003.



Notary in and for the State of TEXAS



This document was prepared by:
ACCUTRAN SERVICES, INC. 15531 KUYKENDAHL RD. SUITE 300 HOUSTON, TEXAS 77090
HAI TRAN

17-908- 

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