

UNOFFICIAL COPY

STATE OF Virginia
COUNTY OF Henrico

On July 26th, 2004, before me, LAWEEDA DARDEN, a Notary Public in and for Henrico in the State of Virginia, personally appeared BETSY S. MORANO, Authorized Signer, 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,



LAWEEDA DARDEN

Notary Expires: 08/31/2006

(This area for notarial seal)

Prepared By: Laweeda Darden, Charter One Mortgage Corp. 10561 Telegraph Road, Glen Allen, VA 23059 (800) 234-6002

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