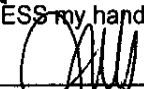


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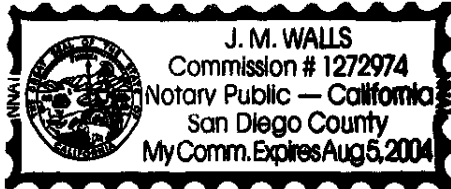
STATE OF California
COUNTY OF San Diego

On July 23rd, 2004, before me, J.M. WALLS, a Notary Public in and for San Diego County, in the State of California, personally appeared TELMA RUIZ, Assistant Secretary, 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,

WITNESS my hand and official seal,



J.M. WALLS
Notary Expires: 08/05/2004 #1272974



(This area for notarial seal)

Prepared By: J.M. WALLS, CHASE MANHATTAN MORTGAGE CORP. 10790 RANCHO BERNARDO RD, SAN DIEGO, CA 92127 800-548-7912

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