


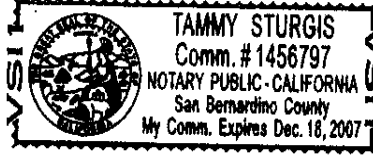
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STATE OF California
COUNTY OF San Bernardino

On September 3rd, 2004, before me, TAMMY STURGIS, a Notary Public in and for San Bernardino in the State of California, personally appeared KARIE MCCLAIN, Vice President Loan Documentation, 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,


TAMMY STURGIS
Notary Expires: 12/18/2007 #1456797



(This area for notarial seal)

Prepared By: Clara Salas (106), AMERICA'S SERVICING COMPANY 4185 HALLMARK PARKWAY, MAC # X0702-013, SAN BERNARDINO, CA 92407

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