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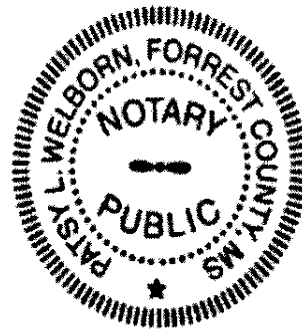
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STATE OF Mississippi
COUNTY OF Forrest

On September 20th, 2004, before me, PATSY L. WELBORN, a Notary Public in and for Forrest in the State of Mississippi, personally appeared Sandra McAlpin, Assistant Vice President, 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,


PATSY L. WELBORN
Notary Expires: 06/07/2005



Prepared By: Amanda Casanova, UNION PLANTERS MORTGAGE 215 FORREST STREET, HATTIESBURG, MS 39401 (800) 986-2462

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