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STATE OF Iowa •
COUNTY OF Polk

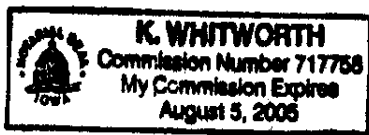
On November 10th, 2004, before me, K. WHITWORTH, a Notary Public in and for Polk County, in the State of Iowa, personally appeared PAUL F BOGNANNO, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to 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,



K. WHITWORTH

Notary Expires: 08/05/2005 #717758



(This area for notarial seal)

Prepared By: STEVE SA LAHER, PRINCIPAL RESIDENTIAL MORTGAGE, INC. 711 HIGH ST, DES MOINES, IA 50392 1-800-367-6448

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