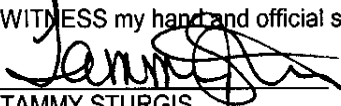


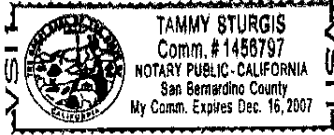
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STATE OF California
COUNTY OF San Bernardino

On January 26th, 2005, before me, TAMMY STURGIS, a Notary Public in and for San Bernardino in the State of California, personally appeared DARNETTA HARRIS, 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,


TAMMY STURGIS
Notary Expires: 12/16/2007 #1456797



(This area for notarial seal)

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

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