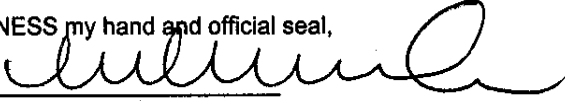


UNOFFICIAL COPY

STATE OF California
COUNTY OF Contra Costa

On September 16th, 2005, before me, LEAH M. ANDERSON, a Notary Public in and for Contra Costa in the State of California, personally appeared JOANNA DISIBIO, MANAGER-LOAN SERVICING-HOME EQUITY LENDING, 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,



LEAH M. ANDERSON
Notary Expires: 06/30/2006 #1363234



Prepared By: Laura Hardy, Irvine Home Equity 12677 ALCOSTA BLVD, SUITE 500, San Ramon, CA 94583 1-800-839-6600

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