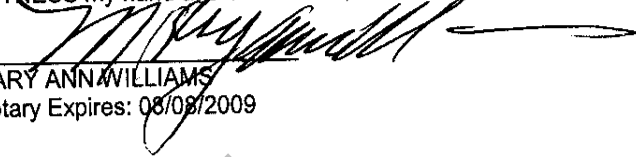


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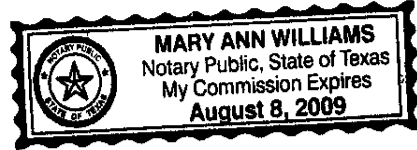
STATE OF Texas
COUNTY OF Dallas

On January 5th, 2006, before me, MARY ANN WILLIAMS, a Notary Public in and for Dallas in the State of Texas, personally appeared Cardless Dixon, Administrative Officer, 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,



MARY ANN WILLIAMS
Notary Expires: 08/08/2009



(This area for notarial seal)

Prepared By: Brenda L. Avila, FIRST HORIZON HOME LOAN CORPORATION 1555 W WALNUT HILL LN STE 200, MAIL CODE 6408, IRVING, TX 75038 1-800-364-7662

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