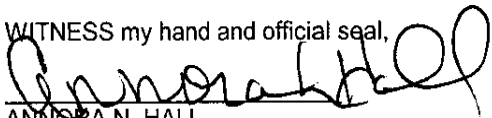


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STATE OF California
COUNTY OF San Bernardino

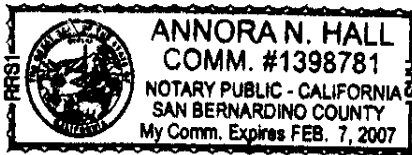
On June 13th, 2006 before me, ANNORA N. HALL, Notary Public, personally appeared ESTHER RUIZ, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) 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,



ANNORA N. HALL

Notary Expires: 02/07/2007 #1398781



(This area for notarial seal)

Prepared By: Angelina Serrano (106), AMERICA'S SERVICING COMPANY 4185 HALLMARK PARKWAY, SAN BERNARDINO, CA 92407
866-430-0675

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