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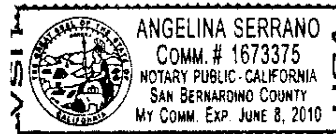
STATE OF California
COUNTY OF San Bernardino

On November 20th, 2006 before me, ANGELINA SERRANO, 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,



ANGELINA SERRANO
Notary Expires: 06/08/2010 #1673375



(This area for notarial seal)

Prepared By: Kizzy Randolph (106), AMERICA'S SERVICING COMPANY 4185 HALLMARK PARKWAY, SAN BERNARDINO, CA 92407
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