

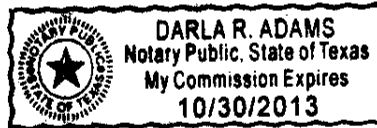
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State of TX, County of DALLAS

On 7/3/2013, before me, Darla R. Adams, a Notary Public, personally appeared Tommishia S. Offord, Assistant Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR UNIVERSAL FINANCIAL GROUP, INC. personally known to me to be the person(s) whose name(s) is are subscribed to the within document 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 document the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

Darla R. Adams
Notary Public: Darla R. Adams
My Commission Expires 10/30/2013



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