

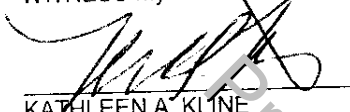
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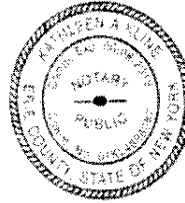
STATE OF New York
COUNTY OF Erie

On the 6th day of November in the year 2015 before me, the undersigned Notary Public in and for said State, personally appeared TOAN QUOC VU, Assistant Secretary, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(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 capacity(ies), and that by his/her/their signature(s) on the instrument the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

WITNESS my hand and official seal.



KATHLEEN A. KLINE
Notary Expires: 06/08/2019 #01KL4898087
Qualified in Erie County



Prepared By:
Matthew Lachiusa, PHH Mortgage Corporation (PHHM) 220 Northpointe Pkwy, Amherst, NY 14228

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