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THE STATE OF TEXAS
COUNTY OF HARRIS

On this the 19 day of January A.D. 1996, before me, a Notary Public, appeared CHERYL SWINSINSKI to me personally known, who being by me duly sworn, did say that (s)he is the VICE PRESIDENT of LOMAS MORTGAGE USA, F/K/A THE LOMAS & NETTLETON COMPANY, a corporation, and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said CHERYL SWINSINSKI acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written



A handwritten signature in black ink, appearing to read 'Kimberly Ann Trujitt', written over a horizontal line.

Assignee's Address:
5280 CORPORATE DRIVE
FREDERICK, MD 21701

Assignor's Address:
8600 HARRY HINES BLVD.
DALLAS, TEXAS 75235

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