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William W. Giambrone
By: WILLIAM W. GIAMBRONE

Witness: _____

His: PRESIDENT
PLATINUM HOME MORTGAGE CORPORATION

By: _____

His: _____

STATE OF ILLINOIS
COUNTY OF COOK

On FEBRUARY 9, 1996 before me the undersigned, a Notary Public in and for said County and State, personally appeared WILLIAM W. GIAMBRONE

known to me to be the PRESIDENT
and

_____ , known to me to be
of the corporation herein which

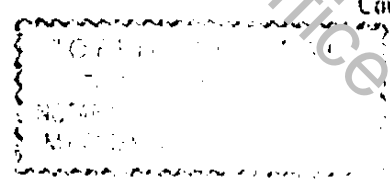
executed the within instrument, that the seal affixed to said instrument is the corporate seal of said corporation, that said instrument was signed and sealed on behalf of said corporation pursuant to it's by-laws or a resolution of it's Board of Directors and that he/she acknowledges said instrument to be the free act and deed of said corporation.

William W. Giambrone
Notary Public

My Commission Expires
01/01/97

COOK

County, IL



(THIS AREA FOR OFFICIAL NOTARIAL SEAL)

11-000-001

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6-11-19