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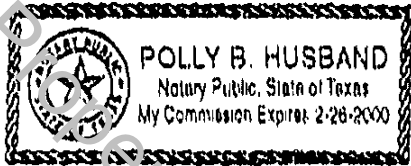
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THE STATE OF TEXAS
COUNTY OF HARRIS

On this the 16th day of September A.D. 1997, before me, a Notary Public, appeared SHERRY DOZA to me personally known, who being by me duly sworn, did say that (s)he is the VICE PRESIDENT of MELLON MORTGAGE COMPANY, a Colorado corporation, and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said SHERRY DOZA 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.



Polly B. Husband

NOTARY PUBLIC
STATE OF TEXAS

Assignee's Address:
2810 NORTH PARHAM ROAD
RICHMOND, VA 23294

Assignor's Address:
3100 TRAVIS
HOUSTON, TX 77006



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