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Bank of America, FSB, A Federal Savings Bank

By: Gloria McCanna
Gloria McCanna
Assistant Vice President

STATE OF VIRGINIA)
) SS
COUNTY OF HENRICO)

The foregoing instrument was acknowledged before me, a notary public commissioned in Richmond, Virginia, this May 12, 1998 by Gloria McCanna, Assistant Vice President, of BANK OF AMERICA, FSB, A FEDERAL SAVINGS BANK, a California Corporation, on behalf of the corporation.

Lynne James
Lynne James
Notary Public

My commission expires: September 30, 1999

This instrument prepared by:

Angela Mims
BANKAMERICA MORTGAGE
PO Box 26388
Richmond, Virginia 23286-8218

Commission Expires: September 30, 1999
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PU102;KAM
Tax I.D. No.

24-14-214-160