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By: DAVID H. JONE ITS: VICE-PRESIDENT

PLATINUM HOME MORTGAGE CORPORATION

ITS: VICE-PRESIDENT

PLATINUM HOME MORTGAGE CORPORATION

Its:

STATE OF ILLINOIS **COUNTY OF**

On FEBRUARY 24, 1999

per me, the undersigned, a Notary Public in and for said County and

DAVID H. JONES State, personally appeared

known to me to be the DAVID GARRASTEGUI

VICE-PRESIDENT

· and

, known to me to be of the corporation herein which

VICE-PRESIDENT 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 soid corporation.

Notary Public

My Commission Expires 9-16-01

County,

OFFICIAL SEAL **JEAN HULAK**

NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES:09/16/01

(THIS AREA FOR OFFICIAL NOTARIAL SEAL)