I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Hemina Patel and Sheryl Morgan, whose names as Assistant Secretary and Assistant Secretary of Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation) respectively, are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that being informed of the contents of this instrument, they, as such officers and with full authority executed the same voluntarily for and as the act of such corporation.

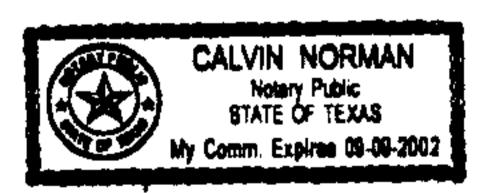
GIVEN under my hand and seal of Office this the 17 day of December, 1998.

Calvin Norman Notary Public My commission expires 09/09/2002

Inst. #:

Book: N/A

Page: N/A



Mail Recorded Satisfaction To:
DAVID M KOCH AND
317 STONECROFT CIR
HELENA AL 35080

State of TEXAS

County of COLLIN

Document Prepared By:
Ramona Josephs
6400 Legacy Drive
MSN PTX-41, Plano, TX 75024

4684240 CHL Loan # 4684240 CERTIFIED