

26775

BOOK 927 PAGE 826  
710

CERTIFICATION OF INCUMBENCY

The undersigned certifies to the accuracy of the following matters:

1. Organization And Good Standing. I am the \_\_\_\_\_ Secretary of EQUITABLE BANK, N.A., a banking association duly organized and existing in good standing under the laws of the United States (the "BANK").

2. Incumbency. The following individuals are officers of the BANK or agents designated by the BANK who are authorized in accordance with the terms and conditions of (i) an Authorization Agreement between the BANK and FIRST AMERICAN MORTGAGE COMPANY, INC., an Alabama corporation (the "CORPORATION") dated November 15, 1985 and recorded or intended to be recorded immediately prior hereto and (ii) a Mortgage Sale, Service and Repurchase Agreement between the BANK and the CORPORATION, dated July 2, 1985, to execute assignments of mortgages, deeds of trust and other security instruments securing certain mortgage loans.

Paul R. Beares  
Vice President

Jeffrey C. Ronald  
Vice President

A. J. Shaughness  
Vice President

J. Rodney Baker  
Vice President

Sharon M. Cooper  
Assistant Vice President

Barbara A. Cohen  
Community Lending Officer

W. W. McIntyre  
Vice President

C. L. Carr  
Vice President

Karl Maevers  
Community Lending Officer

N. M. Welsh  
Community Lending Officer

B. A. Stukis  
Community Lending Officer

DEC -5-85 B 222087J\*\*\*\*\*50

DEC -5-85 A 222086J\*\*\*\*\*52.0

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Record Data

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Leonard D. Johnson  
Community Lending Officer

J. T. Ford  
Assistant Vice President

W. H. Tasker  
Assistant Vice President

D. W. Welsh  
Assistant Vice President

G. K. Mallory  
Community Lending Officer

B. A. Higgs  
Assistant Vice President

R. Stipsak  
Assistant Vice President

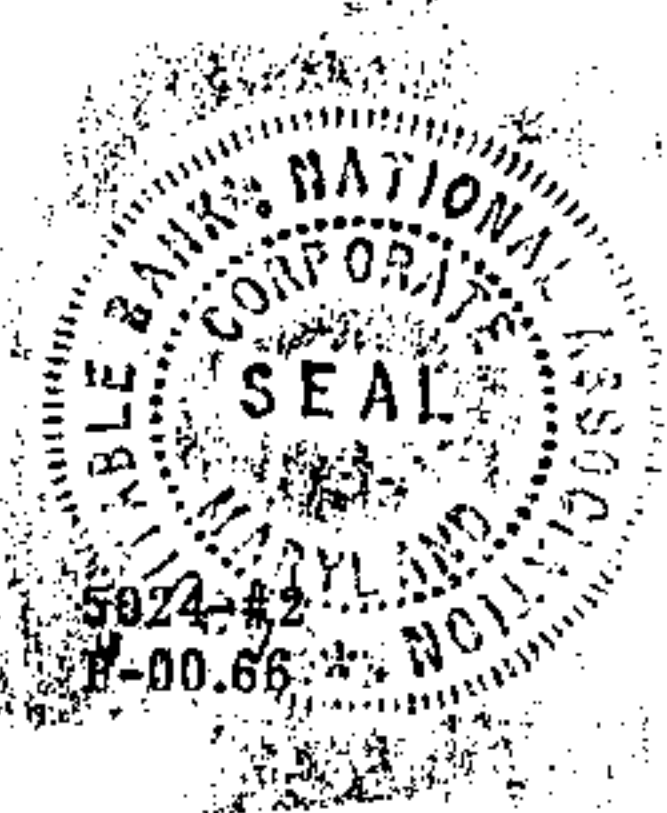
K. Porta  
Community Lending Officer

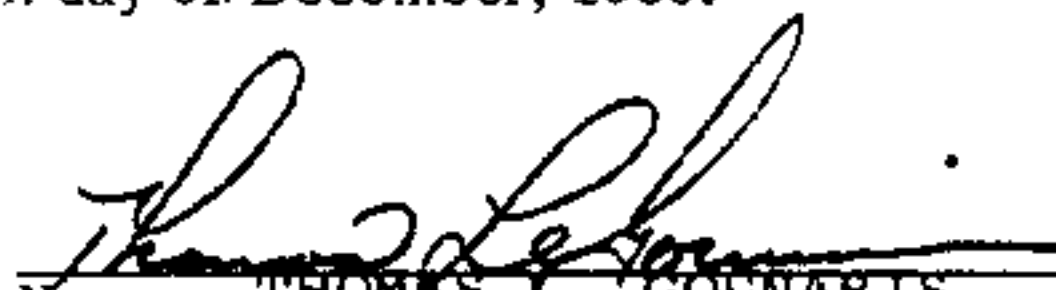
M. J. O'Donnell  
Community Lending Officer

James H. Shallenberger  
Vice President (Retired November 1, 1985)

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WITNESS my hand and seal this 5th day of December, 1985.



  
Name: THOMAS L. GOUNARIS (SEAL)  
Secretary

RECEIVED  
CIRCUIT COURT  
CLERK  
DEC 5 2 15 PM '85  
LARRY J. PLEY



WESTMINSTER 848-4500  
BALTIMORE 876-2085  
MT. AIRY 875-3348

**Circuit Court  
for Carroll County**  
P. O. Box 190  
Westminster, Maryland 21157  
AREA CODE 301

LARRY W. SHIPLEY  
CLERK



LAND RECORDS  
857-5550 876-1213  
CRIMINAL COURT  
857-5656 876-1212

STATE OF MARYLAND, CARROLL COUNTY TO WIT:

I HEREBY CERTIFY, that the foregoing is a  
full and true copy of the above entitled *certification of encumbrance*  
as taken from Liber LWS , No. 927 , Folio 826 ,  
one of the Land Records of Carroll County, Maryland.

IN TESTIMONY WHEREOF, I hereto set my hand  
and affix the Seal of the Circuit Court for Carroll  
County, this 5th day of December A. D. 1985.

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*Larry W. Shipley*  
Clerk of the Circuit Court for  
Carroll County

STATE OF ALA. SHELBY CO.  
I CERTIFY THIS  
INSTRUMENT WAS FILED

1985 DEC 11 AM 10:14

*Thomas A. Shumaker, Jr.*  
JUDGE OF PROBATE

Rec. 750  
100  
850