

26775

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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

DEC -5-85 B 922087J*****50

Jeffrey C. Ronald
Vice President

DEC -5-85 A 922086J*****52.00

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. Stuikis
Community Lending Officer

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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 C. GOUNARIS (SEAL),
Secretary



DEC 5 2 1985 PM '85
LARRY C. PLEY
CASHIER
NATIONAL BANK CORPORATION
OF NEW YORK
500 BROADWAY
NEW YORK, NY 10019



Circuit Court
for Carroll County

P. O. Box 190
Westminster, Maryland 21157

AREA CODE 301

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

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 aforesaid is a full and true copy of the above entitled *certification of incumbency* 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.

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. Shulman, Jr.
JUDGE OF PROBATE

Rec. 750
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