STATE OF ALABAMA MADISON COUNTY

PAGE 905

113

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I, Marsha Burns , a Notary Public in and for said County in said State, hereby certify that Michael C. Nivens and Gail B. Finley whose names as Senior Vice-President and Assistant Secretary , respectively of First American Federal , a corporation, 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 the instrument, they as such officers and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and I hereunto affix my official seal

this the 7th day of January

Notary Public

My Commission Expires: 8-16-88

> THIS INSTRUMENT WAS PREPARED BY Marsha Burns .....

M/805 Revised 3-3-78

FIRST AMERICAN FEDERAL SAVINGS AND

Callateral Liwest Loan Association, HUNTSVILLE, ALABAMA