certify that Mitchell W. Alverson, whose name as President of Liberty Mortgage known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he, in his capacity as such officer and with full authority,

Given under my hand and seal this the <u>l8th</u> day of May, 19 93.

Mar A Willis Notary Public

My Commission Expires: \*OTARY PUBLIC STATE OF ALABAMA AT LARGE. MY COMMISSION EXPIRES: Feb. 8, 1997. DONDED THRU NOTARY PUBLIC UNDERWRITERS.