I, the undersigned Notary Public, in end for said County in said State, hereby certify that <u>MARGARET BRAKEFIELD</u>

whose name as <u>LOAN OPERATIONS OFFICER</u> of

COMPASS BANK, F/K/A COMPASS MORTGAGE CORP., F/K/A

Central Bank of <u>the South</u> , a corporation, is signed to the foregoing instrument, and who is

known to me, acknowledged before me on this day that, being informed of the contents of the instrument, <u>She</u>

as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and Official seal this <u>19TH</u> day of <u>OCTOBER</u> , 19 95

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