

State of California

County of SONOMA

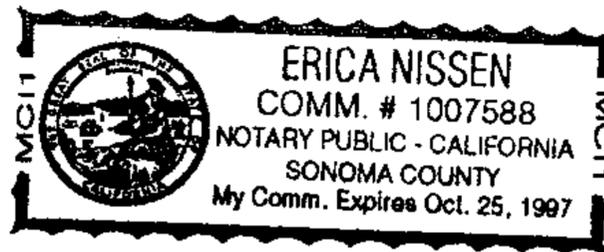
On November 7, 1995, before me, Erica Nissen, a
Notary Public, personally appeared L. Lucey, Assistant Vice-President of North
American Mortgage Company®

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature

Erica Nissen



(seal)

Inst # 1995-33393

11/20/1995-33393
02:24 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 11.00