I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Welborn Jenkins and Nerissa Poon, whose names as Assistant Secretary and Assistant Secretary of Countrywide Home Loans. Inc. (fka. Countrywide Funding Corporation) respectively, 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 this instrument, they, as such officers and with full authority executed the same voluntarily for and as the act of such corporation.

GIVEN under my hand and seal of Office this the 03 day of October, 1996.

KIMBERLY ANN WOMACK
Notary Public
STATE OF TEXAS
My Commission Expires 08-04-00

County of COLLIN

Kim Womack
Notary Public
My commission expires 06/04/2000

Book: N/A

Page: N/A

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Document Prepared By:
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CHL Loan # 3098481

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