I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Brandon Richardson and Candace Kees, 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 31 day of January, 1997.

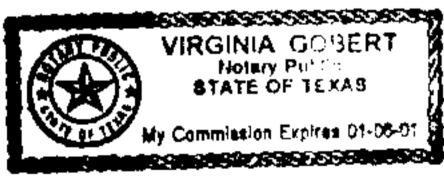
Virginia Gobert Notary Public

My commission expires 01/06/2001

Inst. #:

Book: N/A

Page: N/A



Mail Recorded Satisfaction To:
VINCENT L GRAY AND WIFE,
1226 DARROWBY LANE SW
DECATUR AL 35603

State of TEXAS

County of COLLIN

Document Prepared By:
Lissa Latimer
6400 Legacy Drive
MSN PTX-41, Plano, TX 75024

3337842 CHL Loan # 3337842 03/11/1997-U7621 1:07 PM CERTIFIED SELW COURTY JUSK & MEGATE