My Commission Expires June 7, 2001

Prepared by and return to:

MELANIE WALLACE

MAGNA MORTGAGE COMPANY

100 WEST FRONT STREET

HATTIESBURG, MS 39401-3462

1-800-748-8679

My Commission Expires: _

Loan No.: 9810085192 Name: RICHARD H KARLE JR

Payoff Date: 06/20/1997

Employee ID: 4072

L. WELBORN

Notary Public

PATSY

