STATE OF ALABAMA COUNTY OF JEFFERSON

1999-20721.

10:39 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CRH 8.50

I, the undersigned, a Notary Public in and for said State and County, hereby certify that Charlotte C. Leddo, whose name as Corporate Secretary of Liberty Mortgage Corporation, an Alabama corporation, is signed to the foregoing instrument and who is known to me, acknowledge before me on this day that, being informed of the contents of the instrument, she, in her capacity as such officer and with full authority, executed the same voluntarily for and as the act of said Corporation.

Given under my hand and seal this 26 day of February , 1999

My Commission Expires:

December 28, 2000



Carint AM CERTIFIED SHELD COUNTY JUDGE OF PROBARE SHELD COUNTY JUDGE OF PROBARE SHELD COUNTY JUDGE OF PROBARE