

STATE OF ALABAMA
COUNTY OF SHELBY

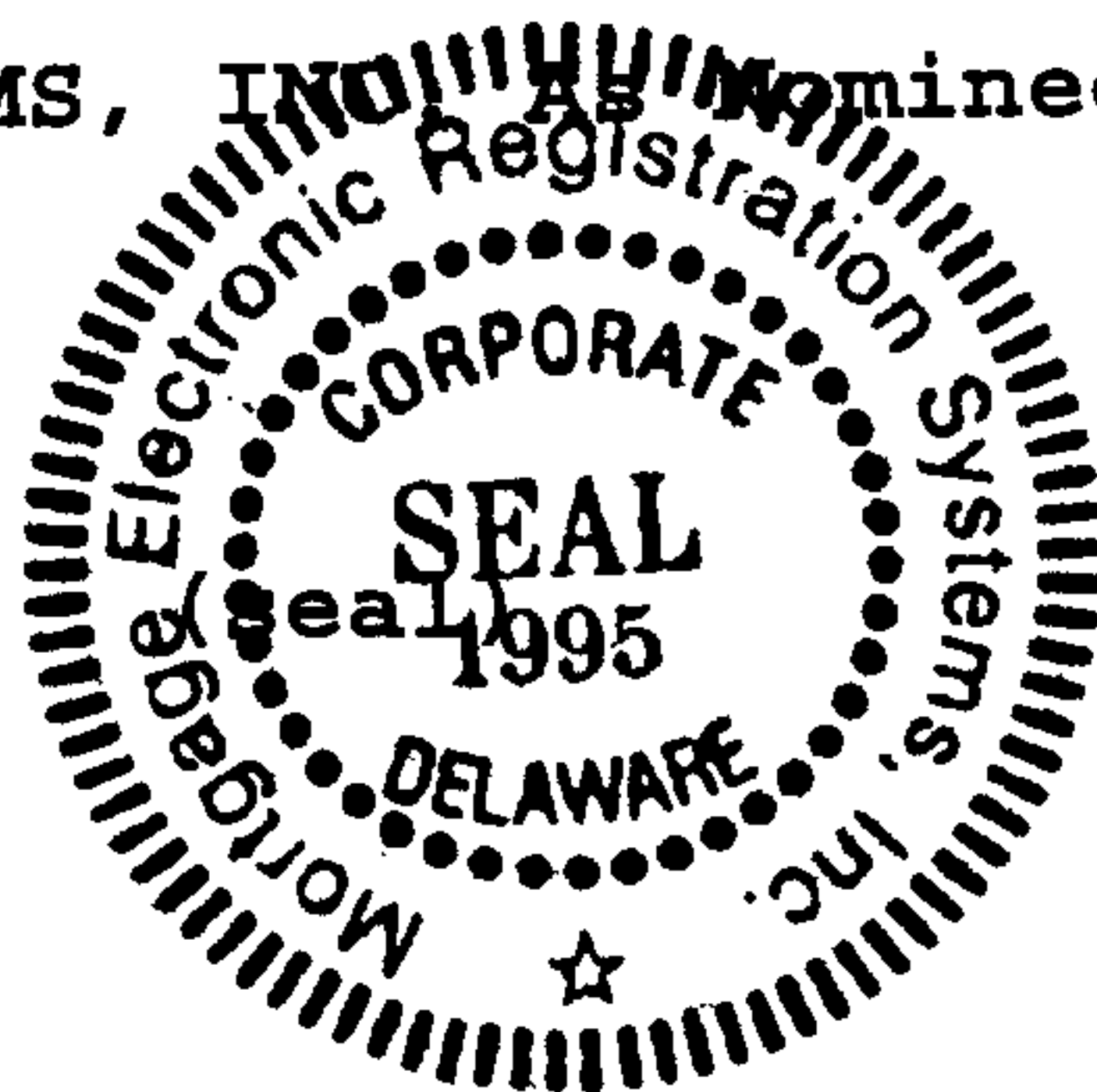
TRACI J BEEBE

IN WITNESS WHEREOF,

has caused its name to be signed and its corporate seal to be impressed this 8th day of August, 2003

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. is a nominee
for HomeSide Lending, Inc.

Milagros Martinez
Asst. Vice President



I, the undersigned authority, a notary public in and for said County & State, hereby certify that Milagros Martinez the Asst. Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR HOMESIDE LENDING, INC.

Given under my hand this this 8th day of August, 2003

Steven Rogers
Notary Public Comm exp:01/08/2007
Prepared By:
A.Graham/NTC,2100 Alt 19 N., Palm Harbor, FL 34683
When recorded return to:
Nationwide Title Clearing
2100 Alt 19 North
Palm Harbor, FL 34683



STEVEN ROGERS
Notary Public, State of Florida
My Commission Exp. Jan.8, 2007
DD0176150
Bonded through
Florida Notary Assn., Inc.



HSLRL CS 26399 TT