

"LENDER-UNDERSIGNED"

Name Ford Consumer Finance Co.
By: James Kelley
Title: AVP Underwriting

Connecticut
STATE OF ~~INDIANA~~
Fairfield) SS:
COUNTY OF ~~LAKE~~)

Before me, a Notary Public, in and for said County and State
this 19th day of November, 1997, did personally appear
James Kelley and acknowledge
the above annexed document to be his/her free and voluntary act.

My Commission Expires:

Lisa E. Ketz
NOTARY PUBLIC

LISA E. KETZ
NOTARY PUBLIC
MY COMMISSION EXPIRES JUNE 30, 1998



This instrument was prepared by: LLOYD B. FISHER, Attorney at Law