

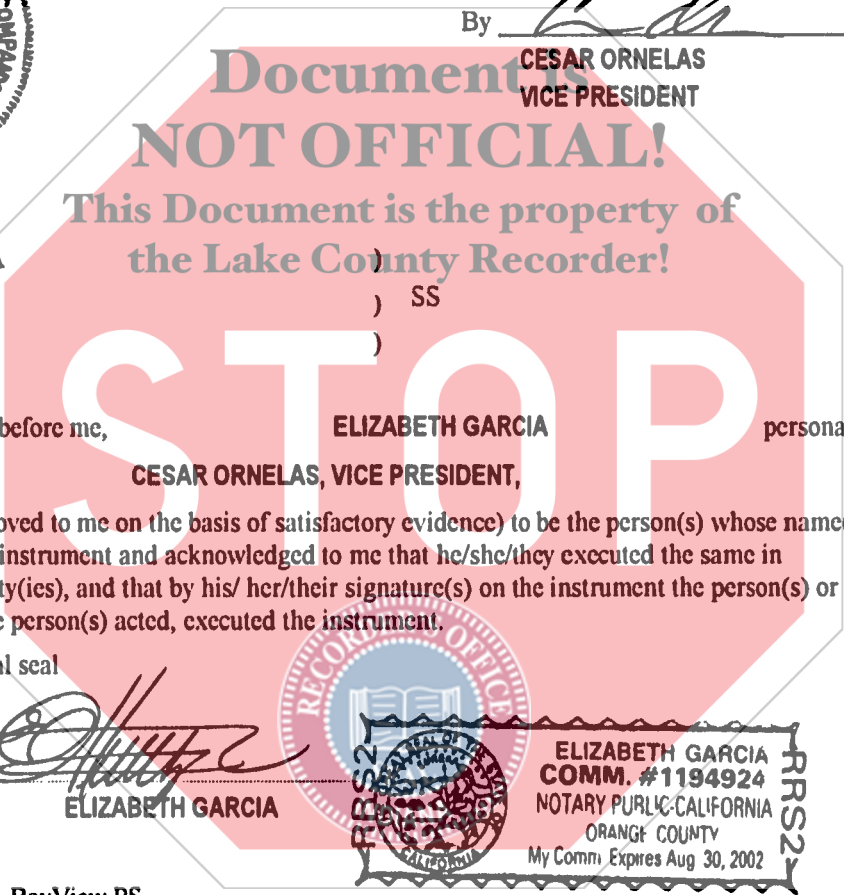
Dated: 5/17/99

FIRST CHICAGO NBD MORTGAGE COMPANY F/K/A NBD MORTGAGE COMPANY

900 TOWER DRIVE, STE. 8325
TROY, MICHIGAN 48098



By [Signature]
CESAR ORNELAS
VICE PRESIDENT



STATE OF CALIFORNIA

COUNTY OF ORANGE

On 8/23/99, before me, **ELIZABETH GARCIA** personally appeared
CESAR ORNELAS, VICE PRESIDENT,

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/ her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal

[Signature]
ELIZABETH GARCIA



NOTARY PUBLIC

My commission expires 8/30/02

Prepared By: **Evelia Barba, BayView PS**
3631 S. Harbor Blvd., Suite 200, Santa Ana, CA 92704

