

Dated: 6/1/99

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

900 TOWER DRIVE, STE. 8325
TROY, MICHIGAN 48098



By Monica Ladzinski
MONICA LADZINSKI
VICE PRESIDENT



STATE OF CALIFORNIA

COUNTY OF ORANGE

On 8/23/99, before me, **JOZEF ORZECOWSKI** personally appeared
MONICA LADZINSKI, VICE PRESIDENT,

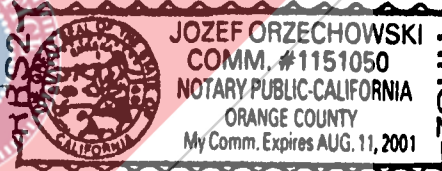
personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/ her/their signature(s) on the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

WITNESS my hand and official seal

NOTARY PUBLIC

My commission expires 8/11/01

JOZEF ORZECOWSKI



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

29235 MIN# 100010980001115905
MERS VRU Phone #: 1-888-679-6377

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