


Dated: 8/23/99

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

900 TOWER DRIVE, STE. 8325
TROY, MICHIGAN 48098

By 
CESAR ORNELAS
VICE PRESIDENT

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the Lake County Recorder!

STATE OF CALIFORNIA)

COUNTY OF ORANGE)

SS)

On 4/12/00 before me, V. WILLIAMS personally appeared
CESAR ORNELAS, VICE PRESIDENT,

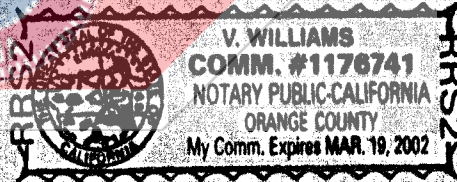
personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/ her/their signature(s) on the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

WITNESS my hand and official seal

NOTARY PUBLIC

My commission expires 3/18/02


V. WILLIAMS



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