



STATE OF FLORIDA  
COUNTY OF DUVAL

On February 12, 1998, before me, the undersigned, a Notary Public in and for said state, personally appeared Catee W. Ingwersen, Vice President and Kathleen A. Gilchrist, Assistant Secretary, of Merrill Lynch Credit Corporation, personally known to me to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, that by their signatures on the instrument, the corporation, upon behalf of which they acted, executed the instrument and that the instrument is the free act and deed of the corporation.

WITNESS my hand and official seal.

*Penny E. Kelley*

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Name:  
Notary Public, State of Florida  
Commission No.:  
My Commission Expires:

This Document is the property of  
the Lake County

**PENNY E. KELLEY**  
MY COMMISSION # CC 881392  
EXPIRES: September 17, 2001  
Bonded Thru Notary Public Underwriters

**STOP**

