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NOT OFFICIAL!

A TRUE PHOTOCOPY AS RECORDED IN
HAMPDEN COUNTY REGISTRY OF DEEDS
AND IT IS SO CERTIFIED

BOOK

1009

PAGE!

190

ATTEST:

Donald E. Ashe
REGISTER



Delaware

PAGE 1

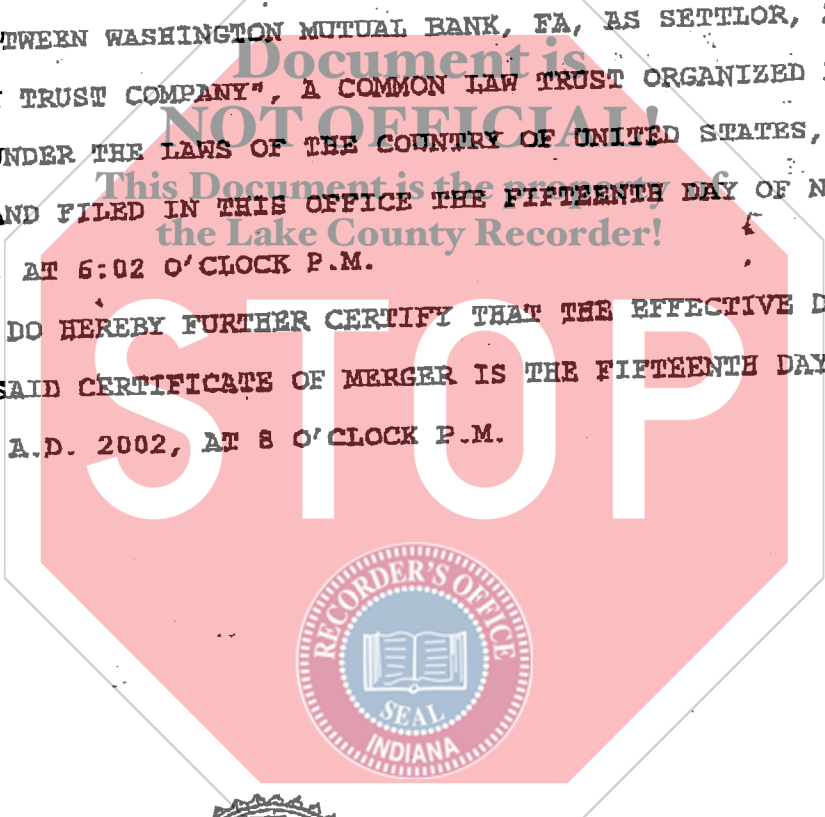
The First State

I, HARRIET SMITH WINDSOR, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY THE ATTACHED IS A TRUE AND CORRECT COPY OF THE CERTIFICATE OF MERGER, WHICH MERGES:

"HOMESIDE LENDING DELAWARE LLC", A DELAWARE LIMITED LIABILITY COMPANY,

WITH AND INTO "TRUST U/A DATED AS OF NOVEMBER 6, 2002 BETWEEN WASHINGTON MUTUAL BANK, FA, AS SETTLOR, AND WILMINGTON TRUST COMPANY" UNDER THE NAME OF "TRUST U/A DATED AS OF NOVEMBER 6, 2002 BETWEEN WASHINGTON MUTUAL BANK, FA, AS SETTLOR, AND WILMINGTON TRUST COMPANY", A COMMON LAW TRUST ORGANIZED AND EXISTING UNDER THE LAWS OF THE COUNTRY OF UNITED STATES, AS RECEIVED AND FILED IN THIS OFFICE THE FIFTEENTH DAY OF NOVEMBER, A.D. 2002, AT 6:02 O'CLOCK P.M.

AND I DO HEREBY FURTHER CERTIFY THAT THE EFFECTIVE DATE OF THE AFORESAID CERTIFICATE OF MERGER IS THE FIFTEENTH DAY OF NOVEMBER, A.D. 2002, AT 8 O'CLOCK P.M.



Harriet Smith Windsor
Harriet Smith Windsor, Secretary of State

AUTHENTICATION: 2097288

DATE: 11-19-02

3591900 8100M

020704730

Washington Mutual Bank, FA Certificate of Incumbency

I, Elizabeth A. Proctor, certify that:

1. I am the Assistant Secretary of Washington Mutual Bank, FA, a federal savings association (the "Bank") duly organized and existing under the laws of the United States of America;

2. As Assistant Secretary I am duly authorized to execute this Certificate;

3. The Lending Policy, as approved by the Board of Directors of the Bank, grants Anthony T. Meola, the most senior officer in charge of loan servicing for the Bank's Home Loans and Insurance Services division, with the concurrence of Raymond Romano, the most senior credit officer of the Bank's Home Loans and Insurance Services division, the authority to designate one or more additional officers, employees, or agents of the Bank with the authority to execute and deliver deeds, assignments, leases, modification and assumption agreements, powers of attorney, contracts, and any other instruments that are appropriate in the ordinary course of servicing loans including, but not limited to, instruments to convey, sell, assign, encumber, lease release, discharge, disclaim or otherwise transfer any interest in real or personal property owned by the Bank or in which the Bank has a security or other interest to perform their duties under the Policy.

4. Anthony T. Meola as the Senior Vice President in charge of loan servicing and Raymond Romano, as the senior credit officer of the Bank's Home Loans and Insurance Services division, have duly delegated the officers named in item five (5) below with the authority to execute and deliver deeds, assignments, leases, modification and assumption agreements, powers of attorney, contracts, and any other instruments that are appropriate in the ordinary course of servicing loans including, but not limited to, instruments to convey, sell, assign, encumber, lease release, discharge, disclaim or otherwise transfer any interest in real or personal property owned by the Bank or in which the Bank has a security or other interest to perform their duties under the Policy.

5. The following persons have been elected or appointed and are now acting as officers of the Association in the capacity or capacities indicated below:

Name	Title
Vernon F. McDaniell	Vice President
Lorre L. Lettman	Officer

IN WITNESS WHEREOF, I have hereunto set my hand, this 14th day of May, 2003.

(The Bank has not adopted any form of corporate seal.)

Elizabeth A. Proctor
Elizabeth A. Proctor
Assistant Secretary

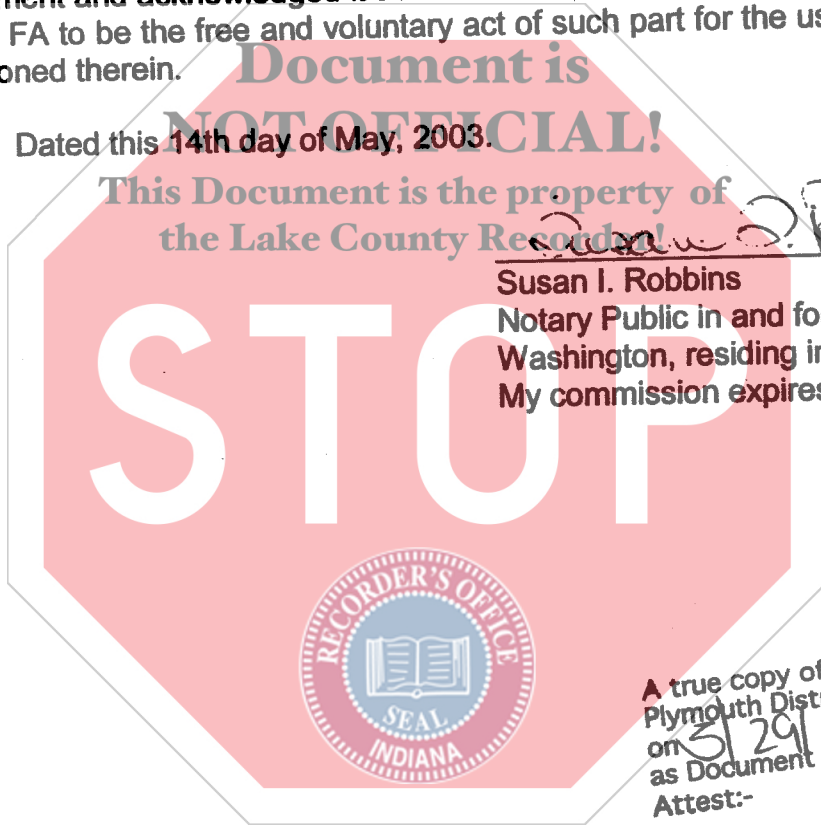
STATE OF WASHINGTON }
 } SS.
COUNTY OF KING }

I certify that I know or have satisfactory evidence that Elizabeth A. Proctor is the person who appeared before me, and said person acknowledged that she signed this instrument, on oath stated that she was authorized to execute the instrument and acknowledged it as the Assistant Secretary of Washington Mutual Bank, FA to be the free and voluntary act of such part for the uses and purposes mentioned therein.

Dated this 14th day of May, 2003.

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This Document is the property of the Lake County Recorder.

Susan I. Robbins
Susan I. Robbins
Notary Public in and for the State of Washington, residing in Federal Way
My commission expires: May 16, 2004



A true copy of document filed in Plymouth District of the Land Court on 5/29/2003 at 9:35AM as Document No. 537094
Attest:-

Assistant Recorder
John R. Buckley Jr.

MT: 2
MAIL TO:
HOME EQUITY TITLE
SERVICES, INC.
855 E. GOLF RD. #2140
ARLINGTON HTS., IL 60005