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CTC Form wa aptofsuc (10/01)

COUNTRYWIDE HOME LOANS, INC.

Beneficiary

DATED: December 27, 2001

BY:

Thomas Gulick, VP

Name/Title

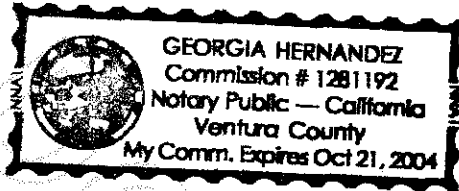
State of: California

County of: Ventura

On 2/28/02 before me GEORGIA HERNANDEZ, notary public, personally appeared THOMAS GULICK, 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 within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and 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.

Georgia Hernandez



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Skagit County Auditor

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