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State of Georgia)
County of Cobb)

I HEREBY CERTIFY that on this day, before me, an officer dully authorized in the State and County aforesaid to take acknowledgements, personally appeared Gary H. Grahek and W. G. Sanders, well known to me to be the Executive Vice President and Assistant Secretary, respectively of FIDELCOR MORTGAGE CORPORATION, a corporation, and that they severally acknowledge executing the same in the presence of two subscribing witnesses freely and voluntarily under authority duly vested in them by said corporation and that the seal affixed thereto is the true corporate seal of said corporation.

WITNESS my hand and official seal in the County and State last aforesaid this 11th day of August, A.D. 1980.

Steph. C. [Signature]
Notary Public

Notary Public, Georgia, State of Large
My Commission Expires 12/31/82

Prepared by Marta Hurtado
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Fidelcor Mortgage Company of Georgia
formerly Local Mortgage Company.

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