

## CERTIFICATE OF HOMEQUITY, INC.

I, DAVID A. GOLDBERG, Assistant Secretary of HOMEQUITY, INC., a Connecticut corporation, do hereby certify that the following resolutions were duly adopted by the Board of Directors of said corporation by unanimous written consent on April 26, 1983 and that such resolutions are now in full force and effect and are in accordance with provisions of the certificate of incorporation and by-laws of said corporation.

RESOLVED, that the President, any Vice President, and the Secretary, the Treasurer, the Controller and any Assistant Secretary, be and are hereby authorized and empowered, on behalf of the Company, to purchase, to mortgage, lease or convey such residential real estate as the Company may acquire and dispose of in the Company's normal course of business and such officers are authorized and empowered to execute and accept any and all instruments necessary and incidental thereto.

FURTHER RESOLVED, that Gerard V. Alix, Monte G. Campbell, Patricia A. Cibrowski, Barbara A. Grant, Helene Locatelli, Carroll Lowry, Thomas P. Lyddy, Judith A. McKinney, Mary Ann Minter, Laura J. Potter, Karen J. Roberson, Michael T. Robinson, David B. Russ, Richard G. Ryan, Cynthia D. Salter, Janet Theriault, Theresa G. Thew, Alfred J. Tinoly, Alan R. Trippel, Loretta C. Wallace, Elizabeth A. White and Kathy Wiszuk are each authorized and empowered to execute on behalf of the Company any and all documents relating to the sale, purchase, transfer and conveyancing of residential real estate being sold, purchased, transferred or conveyed by the Company in the normal course of the Company's business.

I further certify that the following positions are currently held by the persons named:

President	John J. Gottsman
Senior Vice President	Leonard K. Groves
Senior Vice President, Controller & Assistant Secretary	H. Robert Nagel
Senior Vice President - Marketing	John D. Madeley
Vice President	James M. Keane
Vice President	Stephen A. Fragapane
Vice President	Donald V. Friert
Vice President	Julius R. Andrasi, Jr.
Vice President	Richard L. Haber
Vice President	James N. Goodrich
Vice President	Bruce W. Walczak
Vice President	Harvey J. Auger
Vice President & Treasurer	Phillip W. Taff
Vice President & Secretary	Edwin F. Miller
Assistant Vice President,	
Assistant Secretary	Robert S. Bossman
Assistant Treasurer	Duncan H. Cocroft
Assistant Treasurer	Eugene M. Truett
Assistant Treasurer	Kevin P. Jones
Assistant Secretary	Lucille M. Brown
Assistant Secretary	Gordon W. Priest
Assistant Secretary	Laszlo H. Lendvay
Assistant Secretary	Lynn Estes
Assistant Secretary	David A. Goldberg
Assistant Secretary	Barry Y. Piels
Assistant Secretary	Barbe J. Conklin
Assistant Secretary	John Van Nostrand

Witness my hand and the seal of the Corporation this

day of April 1983  
David A. Goldberg  
 Assistant Secretary

RECORDED DEC 12 1984 at 4:22 P.M.

17742