VOL 1066 PAGE 166

STATE OF MICHIGAN)
) ss.: PROBATE
COUNTY OF OAKLAND)

Personally appeared before me KAREN L. MROZEK, and made oath that she saw the within named CITIZENS MORTGAGE CORPORATION by JOHN T. WILLIAMS, the Senior Vice President of that Corporation, sign, seal and as its act and deed deliver the foregoing instrument and that she with DEBORAH J. HOKE witnessed the execution thereof.

Karen L. Mrozek
Karen L. Mrozek

Sworn to before me this 23rd day of August, 1977.

Linda M. Barnd
Linda M. Barnd
Notary Public In And For Said County and State

My Commission Expires:

LINDA M. BARND
Notary Public, Oakland County, Mich.
My Commission Expires 10-17-79

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