STATE OF MICHIGAN COUNTY OF OAKLAND

: SS.

Personally appeared before me Diane Snow , who, being duly sworn, says that he saw the corporate seal of CITIZENS MORTGAGE CORPORATION affixed to the foregoing instrument and that he also saw Alfred J. Nagel Associate Vice Presof said CITIZENS MORTGAGE CORPORATION, sign the same, and that he with Robert V. Schradewitnessed the execution and delivery thereof as the act and deed of said CITIZENS MORTGAGE CORPORATION.

Sein Sian

Swcrn before me this 20th day of October , 1978, Notary public for

My Commission Expires:

Notary Public, Wayne County, Mich. Arting in Oakland County, Mich.

My Commission Expires July 8, 1980

The same of the sa