STATE OF MICHIGAN :
: SS.
COUNTY OF OAKLAND :

Personally appeared before me Mary Ellen Flora , who, being duly sworn, says that he saw the corporate seal of MANUFACTURERS HANOVER MORTGAGE CORPORATION affixed to the foregoing instrument and that he also saw Alfred J. Nagel , Associate Vice President and Robert V. Schrader, Assistant Secretary , of said MANUFACTURERS HANOVER MORTGAGE CORPORATION, sign the same, and that he with Lois D. Horner witnessed the execution and delivery thereof as the act and deed of said MANUFACTURERS HANOVER MORTGAGE CORPORATION.

Mary Ellen Flora

Sworn before me this 25th day of October, 1979, Notary public for

Jessie K. Henning

My Commission Expires:
JESSIE K. HENNING
Notary Public, Oakland County, Mich.
My Commission Expires 10-20-80

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