

STATE OF GEORGIA
COUNTY OF COBB

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I hereby certify that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgements, personally appeared

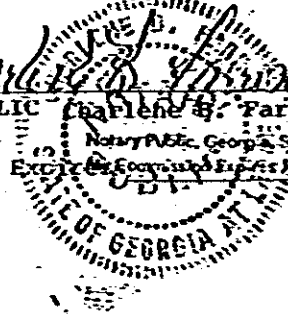
F.J. Chandler and Glenda Burroughs well known to me to be the Assistant Secretary and Assistant Secretary respectively of Fidelcor Mortgage Company of Georgia, Inc, formerly Local Mortgage Company of Georgia, a corporation and that they severally acknowledged executing the same in the presence of two subscribing witnesses freely and voluntarily under authority duly vested in them by said corporation and that seal affixed thereto is the true corporate seal of said corporation.

Witness my hand and official in the County and State last aforesaid this 14th day of September, A.D. 1979

1010

(seal)

Charles B. Farrow
NOTARY PUBLIC Charles B. Farrow
Notary Public, Georgia State at Large
Commission Expires September 19, 1983



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