

State of Georgia)
County of Cobb)

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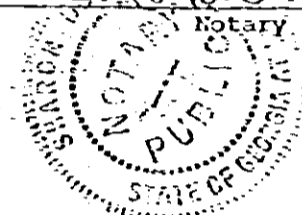
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I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgements, personally appeared Frank Bucci and N.G. Sanders, well known to me to be the Vice President and Assistant Secretary, respectively of FIDELCOR MORTGAGE COMPANY OF GEORGIA, INC., a corporation, and that they severally acknowledge executing the same in the presence of two subscribing witnesses freely and voluntarily under authority duly vested in them by said corporation and that the seal affixed thereto is the true corporate seal of said corporation.

WITNESS my hand and official seal in the County and State last aforesaid this 16th day of September, A.D. 1981

Charles J. Duncan



Prepared by Deena C. Duckett
for Fidelcor Mortgage Company of Georgia, Inc.,
320 Interstate North, Suite 111
Atlanta, Georgia 30339

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Fidelcor Mortgage Company of Georgia, Inc., formerly
Local Mortgage Company of Georgia

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