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**GMAC MORTGAGE CORPORATION**  
**CERTIFICATE OF ASSISTANT SECRETARY**

I, Carolyn B. Traczykiewicz, Assistant Secretary of GMAC Mortgage Corporation (the "Corporation"), hereby certify that the following is a true and correct copy of the resolution adopted by the Board of Directors of the Company by the Unanimous Written Consent dated August 6, 2002; which resolution I certify to be in full force and effect on the date hereof.

**RESOLVED,** that instruments, documents, or agreements relating to or affecting the property or business and affairs of the Corporation may be executed in its name, with or without its corporate seal, by the persons hereinafter designated. For the purpose of this Resolution, the terms "Executive Officer," "Senior Officer," and "Junior Officer" are defined as follows:

"Executive Officer" shall mean the President, Chief Financial Officer, Treasurer, or Secretary.

"Senior Officer" shall mean any Executive Vice President or Senior Vice President.

"Junior Officer" shall mean any Vice President, Assistant Vice President, Assistant Treasurer, Assistant Secretary, or Limited Signing Officer.

1. Any Executive Officer, acting alone, may execute:
  - a) Deeds and conveyances of any real or personal property.
  - b) Leases of any real or personal property.
  - c) Any other instruments, documents, or agreements which may be found necessary, proper, or expedient to be executed in conducting the business of the Corporation, *specifically excluding* any instruments, documents, or agreements for the borrowing of money and/or the transfer of securities.
  - d) Any and all instruments, documents, or agreements that a Senior Officer is authorized to execute pursuant to this Resolution.

2. Any Senior Officer, acting alone, may execute:
  - a) Deeds and conveyances of any real or personal property for a consideration of \$300,000.00, or less.  
Any endorsements of mortgage notes and/or assignments or assumptions of security instruments (mortgages, deeds of trust, security deeds, etc.), allonges to notes, lost note affidavits, and note endorsements relating to real estate loans held by the Corporation, either in its own behalf or in a fiduciary or agency capacity.

Record & Return  
TO:

CAPITOL ABSTRACT AND TITLE COMPANY  
6601 N. BROADWAY EXT., BLDG. #5  
OKLAHOMA CITY, OKLAHOMA 73116  
#04080525

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- c) Full or partial releases, subordinations, satisfactions and modifications of security instruments (mortgages, deeds of trust, security deeds, etc.), certificates of redemption, and assignments of sheriff's certificates.
- d) Loan and/or loan servicing acquisition agreements and loan and/or loan servicing sale agreements, including participation agreements and participation certificates, and broker agreements.
- e) Any and all instruments, documents, or agreements relating to an individual loan closing, including, but not limited to, matters relating to the application for HUD insurance, private mortgage insurance, or a VA loan guarantee.
- f) Any and all instruments, documents, or agreements that a Junior Officer is authorized to execute pursuant to this Resolution.

3. Any Junior Officer, acting alone, may execute:

- a) Any endorsements of mortgage notes and/or assignments or assumptions of security instruments (mortgages, deeds of trust, security deeds, etc.), allonges to notes, lost note affidavits, and note endorsements, but only if such instruments, documents, or agreements (i) relate to one-to-four family real estate loans held by the Corporation, either in its own behalf or in a fiduciary or agency capacity, and (ii) are intended to transfer beneficial interest to Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, Residential Funding Corporation, Bond agencies, private investors and/or home equity securitizations.
- b) Full or partial releases, satisfactions, subordinations, and modifications of security instruments (mortgages, deeds of trust, security deeds, etc.), certificates of redemption, and assignments of sheriff's certificates, but only if such instruments, documents, or agreements relate to one-to-four family mortgage loans held by the Corporation, either in its own behalf or in a fiduciary or agency capacity.
- c) Any instruments, documents, or agreements which may be found necessary, proper, or expedient to be executed in connection with foreclosure proceedings or REO property sales.

4. In addition to the foregoing, the Board of Directors or any two Executive Officers, one of whom must be the Chief Financial Officer of the Corporation, may, by filing a written authorization with the Secretary of the Corporation, designate any person, whether an employee of the Corporation or not, to execute on behalf of the Corporation such instruments, documents, or agreements as are specified in such written authorization, *specifically excluding* any instruments, documents, or agreements for the borrowing of money and/or the transfer of securities. Any person so designated in such written authorization shall have such authority as is specifically set forth therein. Revocation of any such authority, in whole or in part, shall likewise be filed with the Secretary.

5. The Secretary shall designate by name any Assistant Secretary who is authorized to execute corporate certifications for this Corporation, and shall file such designation in the Corporation record books.

I further certify that the following are duly elected, qualified, and acting officers of GMAC Mortgage Corporation, a corporation duly organized and existing under the laws of the Commonwealth of Pennsylvania, and that they are now serving in the official capacity as set forth opposite their names. In witness whereof I have hereunto set my hand and affixed hereto the Corporate Seal of this Corporation this 9th day of September, 2003.

Director	David M. Applegate
Director	Barry J. Bier
Director	Ralph J. Hall
Director	James R. Hillsman
Director	David C. Walker
Chairman of the Board	David M. Applegate
President	David M. Applegate
Chief Executive Officer	David M. Applegate
Chief Financial Officer	James R. Hillsman
Secretary	Robert H. Patterson
Treasurer	Thomas P. Stenger
Executive Vice President	Barry J. Bier
Executive Vice President	Richard A. Gillespie
Executive Vice President	Ralph J. Hall
Executive Vice President	James R. Hillsman
Executive Vice President	Edward D. Hughes
Executive Vice President	Anthony N. Renzi
Senior Vice President	Michael D. Amble
Senior Vice President	Kenneth W. Blackburn
Senior Vice President	Diane L. Bowser
Senior Vice President	David M. Bricker
Senior Vice President	Robert A. Camerota
Senior Vice President	Paul L. Fein
Senior Vice President	Lisa M. Gess
Senior Vice President	James R. Hayden
Senior Vice President	John P. Jukoski
Senior Vice President	Kathryn E. Kelbaugh
Senior Vice President	Kyle Kilpatrick
Senior Vice President	John A. Kuczeski
Senior Vice President	Brian P. Kuelbs
Senior Vice President	Samuel Levine
Senior Vice President	William J. Maguire
Senior Vice President	Michael J. Mahfouz
Senior Vice President	Michael J. McCarthy
Senior Vice President	Elizabeth F. Monahan
Senior Vice President	Christopher J. Moroney
Senior Vice President	D. Cynthia R. Palladino
Senior Vice President	Robert H. Patterson
Senior Vice President	Joseph A. Pensabene
Senior Vice President	Kenneth R. Perkins
Senior Vice President	William Gregory Sugg
Vice President	Arlene G. Allert
Vice President	Lionel Antunes
Vice President	Philip D. Armstrong
Vice President	Sanford J. Blitzer





Assistant Vice President	Nick Maddock
Assistant Vice President	Dennie R. Marshall
Assistant Vice President	Ronald P. Martin
Assistant Vice President	Jeffrey M. Morse
Assistant Vice President	Joseph Moskovic
Assistant Vice President	John Franklin Murphy
Assistant Vice President	Tony Nicholson
Assistant Vice President	Joseph F. Pagliarini
Assistant Vice President	Martin J. Peltier
Assistant Vice President	Larry W. Perkins
Assistant Vice President	Thomas L. Perritte
Assistant Vice President	David Perry
Assistant Vice President	James Picard
Assistant Vice President	Matthew P. Piwowarski
Assistant Vice President	Thomas Raymond
Assistant Vice President	Elizabeth C. Riess
Assistant Vice President	William L. Rizzo
Assistant Vice President	Curt Roberts
Assistant Vice President	Michael Ross
Assistant Vice President	Jason Sasena
Assistant Vice President	Dale Schlitter
Assistant Vice President	Darrell M. Schwartz
Assistant Vice President	Suzanne A. Scipione
Assistant Vice President	Dan Spaulding
Assistant Vice President	Rick A.W. Strawser
Assistant Vice President	Daniel J. Sugg
Assistant Vice President	Peter R. Sulick
Assistant Vice President	Staci L. Titsworth
Assistant Vice President	Kathi J. Vlachos
Assistant Vice President	Robert W. Waddey
Assistant Vice President	Cheryl A. Wall
Assistant Vice President	Edgar R. Wood
Assistant Vice President	Robert J. Wright
Assistant Vice President	Randal K. Zimmerman
Limited Signing Officer	Laurel Agattas
Limited Signing Officer	Dolly Alexander
Limited Signing Officer	Jorge Araneta
Limited Signing Officer	Marnessa Birckett
Limited Signing Officer	Ryan Bowie
Limited Signing Officer	Jenny Brouwer
Limited Signing Officer	Maria Bryson
Limited Signing Officer	Keith Bryson
Limited Signing Officer	Claire Buckley
Limited Signing Officer	Michelle Bulger
Limited Signing Officer	James Callan
Limited Signing Officer	Susan Capolungo
Limited Signing Officer	Joseph Caravetta
Limited Signing Officer	Wendy Care
Limited Signing Officer	Ryan Carnes
Limited Signing Officer	Lisa Cavacini
Limited Signing Officer	Kris Caya
Limited Signing Officer	Teresa Chapman
Limited Signing Officer	Carol Chapman
Limited Signing Officer	Debra Chieffe
Limited Signing Officer	David A. Chiodo
Limited Signing Officer	Kevin Crecco








**CERTIFICATE OF INCUMBENCY**

I, the undersigned, DO HEREBY CERTIFY, that the following are duly elected, qualified and acting officers of GMAC MORTGAGE CORPORATION, a corporation duly organized and existing under the laws of the Commonwealth of Pennsylvania, that they are now serving in the official capacities as set forth opposite their name.

Name	Position
Sara A. Waite	Limited Signing Officer
Mitchell J. Oringer	Limited Signing Officer
Erik J. Eggers	Limited Signing Officer
Joseph W. Caravetta	Limited Signing Officer
Alexina B. Person	Limited Signing Officer
Glenn Stavens	Limited Signing Officer
Todd W. Luckey	Limited Signing Officer
Julie M. Lank	Limited Signing Officer

IN WITNESS WHEREOF, I have hereunto subscribed my name and have caused the corporate seal of said corporation to be hereunto affixed this 6th day of March, 2003.

(Corporate Seal)

  
Carolyn B. Traczykiewicz  
Assistant Secretary

UNOFFICIAL