Doc # 2004143530
Bk 9448
Pg 783-791
DATE 09/01/04 15:41:17
Filing Fee $29.00
Documentary Tax $0.00
State of Oklahoma
County of Oklahoma
Oklahoma County Clerk
Carolynn Caudill

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

UNOFFICIAL

9|29

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.

UNOFFICIAL

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

UNOFFICIAL

Vice President	Lori Blue
Vice President	Thomas K. Cahill
Vice President	Raimundo J. Castellanos
Vice President	James D. Challis
Vice President	James L. Clark
Vice President	Rachelle R. Cochems
Vice President	Richard A. Codair
Vice President	Linda M. Corrigan
Vice President	Cecil B. Culbreth
Vice President	Donn W. Culver
Vice President	Maryann P. Daley
Vice President	Michael J. Daly
Vice President	Alfred E. Davis
Vice President	Laura L. Davis
Vice President	Lisa Dowell
Vice President	Traci Dykstra
Vice President	Charles David Eldridge
Vice President	Kathleen A. Fitzgerald
Vice President	Susan P. Fratoni
Vice President	Mark Galambos
Vice President	Kimberly S. Garrison
Vice President	Beverly E. Hemphill
Vice President	John Hewitt
Vice President	Lana Hewitt
Vice President	Alan W. Hildebrand
Vice President	Charles R. Hoecker
Vice President	Tammy J. Houghton
Vice President	Wesley B. Howland
Vice President	Barbara Krawczun
Vice President	Paul Leone
Vice President	Robert Lux
Vice President	Bonita S. Mayne
Vice President	James A. McQuaide
Vice President	Susan R. Meier
Vice President	Tyron W. Miller
Vice President	Ed Muscovitch
Vice President	Brenda Novak
Vice President	Michael A. Piazza
Vice President	Micki G. Pressman
Vice President	Laura E. Reichel
Vice President	Charles R. Richmond
Vice President	Randal Rodriguez
Vice President	Theresa M. Rossiter
Vice President	Julie A. Rousselow
Vice President	Frank G. Ruhl
Vice President	Jennifer Ryan
Vice President	David G. Sawyer
Vice President	Shahab E. Sheikholeslam
Vice President	Mary D. Spencer
Vice President	Charles Stone
Vice President	Michael E. Tavarozzi
Vice President	Patricia C. Taylor
Vice President	Steven M. Taylor
Vice President	Scott Tiller
Vice President	Kathleen H. Toal
Vice President	Brian Tyson

UNOFFICIAL

Vice President	Michelle M. Volkens
Vice President	Ronald C. Wagner
Vice President	Linda E. Walker
Vice President	Randy M. Warlick
Vice President	James Whitlinger
Vice President	Catherine Williams
Vice President	Barbara P. Winterberger
Vice President	Kenneth F. Zener
Assistant Vice President	Armik Arzoumanian
Assistant Vice President	John W. Ballard
Assistant Vice President	Marco J. Begovich
Assistant Vice President	Ryan L. Bennett
Assistant Vice President	Michael Bennett
Assistant Vice President	Brandon W. Beswick
Assistant Vice President	Pamela J. Bousquet
Assistant Vice President	Kevin A. Brandstetter
Assistant Vice President	Scott A. Brown
Assistant Vice President	Jane A. Burns
Assistant Vice President	William D. Callian
Assistant Vice President	Henry Celotto
Assistant Vice President	Jerry D. Clark
Assistant Vice President	Michael Clausen
Assistant Vice President	Terence A. Conway
Assistant Vice President	Edward Cooper
Assistant Vice President	William L. Davis
Assistant Vice President	David Drow
Assistant Vice President	Ellen T. Duncan
Assistant Vice President	John C. Felice
Assistant Vice President	Alberto Fernandez
Assistant Vice President	Michael Fiano
Assistant Vice President	Paul Fitch
Assistant Vice President	Daniel Flint
Assistant Vice President	Dolores P. Fraher-Ruland
Assistant Vice President	David S. Frankel
Assistant Vice President	John M. Gaglia
Assistant Vice President	Lori Gehring
Assistant Vice President	James B. Goldstein
Assistant Vice President	John P. Gregori
Assistant Vice President	Joe Groebner
Assistant Vice President	Barry Habib
Assistant Vice President	Tomm Hasker
Assistant Vice President	Robert Hasnard
Assistant Vice President	Robert E. Havey
Assistant Vice President	Scott A. Holden
Assistant Vice President	Heather Howerton
Assistant Vice President	Paul P. Jensen
Assistant Vice President	Mark W. Johnson
Assistant Vice President	Amy E. Johnson
Assistant Vice President	Cassandra J. Jonkosky
Assistant Vice President	Paul Kelly
Assistant Vice President	Jeannie J. Kern
Assistant Vice President	Richard F. Koenig
Assistant Vice President	Kevin F. Konzet
Assistant Vice President	Arthur N. Lifshutz
Assistant Vice President	Bruce C. Lyons
Assistant Vice President	Debra MacGregor

UNOFFICIAL

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

UNOFFICIAL

Limited Signing Officer	David Cunningham
Limited Signing Officer	Jody Delfs
Limited Signing Officer	Karen L. Derrick
Limited Signing Officer	Lena Devine
Limited Signing Officer	Nancy Dilworth
Limited Signing Officer	Kathleen Doherty
Limited Signing Officer	Alice Dovey
Limited Signing Officer	Gerald Dunleavy
Limited Signing Officer	Mark Elliott
Limited Signing Officer	Lee A. Even
Limited Signing Officer	Sue Evert
Limited Signing Officer	Ted Farabaugh
Limited Signing Officer	John Felix
Limited Signing Officer	Kathleen Finnegan
Limited Signing Officer	Donna Fitton
Limited Signing Officer	Suzanne Fitzpatrick
Limited Signing Officer	Sean Flanagan
Limited Signing Officer	Christine Foresman
Limited Signing Officer	Dennis F. Geer
Limited Signing Officer	Al Gentile
Limited Signing Officer	Mary Gerczyk
Limited Signing Officer	Laurie Gorodetzer
Limited Signing Officer	Kathleen Gowen
Limited Signing Officer	Missy Gray
Limited Signing Officer	Desiree Haglund
Limited Signing Officer	Donna Harkness
Limited Signing Officer	Michael Hebling
Limited Signing Officer	Marianne Herbst
Limited Signing Officer	Justin Hunt
Limited Signing Officer	Carol Huseman
Limited Signing Officer	Vickie Ingamells
Limited Signing Officer	Judith Justus
Limited Signing Officer	Michael Kacergis
Limited Signing Officer	Nancy Karnowski
Limited Signing Officer	Daniel Katella
Limited Signing Officer	Sandra Keck
Limited Signing Officer	Aaron Kehn
Limited Signing Officer	Tami Keune
Limited Signing Officer	Paula K. Kies
Limited Signing Officer	Timothy Klug
Limited Signing Officer	Cindy Kovacevic
Limited Signing Officer	Margie Kwaintanowski
Limited Signing Officer	Diane LaFrance
Limited Signing Officer	Frances L. Landue
Limited Signing Officer	Julie Lank
Limited Signing Officer	Trent Littleton
Limited Signing Officer	Donna Long
Limited Signing Officer	Rosemary Longo
Limited Signing Officer	Todd Luckey
Limited Signing Officer	Michele Luszcz
Limited Signing Officer	Kelly Lyons
Limited Signing Officer	Troy Mangrich
Limited Signing Officer	Dawn McCullough
Limited Signing Officer	John McDermott
Limited Signing Officer	Mary M. McGrath
Limited Signing Officer	Christine McGuigan

UNOFFICIAL

Limited Signing Officer	Sheryl A. McNally
Limited Signing Officer	Linda Miller
Limited Signing Officer	Joanne Moore
Limited Signing Officer	Victoria Morris
Limited Signing Officer	Charles Myrtetus
Limited Signing Officer	Mitchell J. Oringer
Limited Signing Officer	Lavonda Patterson
Limited Signing Officer	Alexina Person
Limited Signing Officer	Gwen Petit
Limited Signing Officer	Roberta Pettengill
Limited Signing Officer	Joyce Petty
Limited Signing Officer	Daniel Pierce
Limited Signing Officer	Mary E. Pierson
Limited Signing Officer	Nora Pio
Limited Signing Officer	Debi Pond
Limited Signing Officer	Beverly Quaresima
Limited Signing Officer	Lisa Richards
Limited Signing Officer	Hilari Rinehart
Limited Signing Officer	Tami Runge
Limited Signing Officer	Dianna Sandoval
Limited Signing Officer	Cindy Sandoval
Limited Signing Officer	Ann Schrader
Limited Signing Officer	Stephanie Scott
Limited Signing Officer	Laura Siess
Limited Signing Officer	Jenee Simon
Limited Signing Officer	Deborah Skinner
Limited Signing Officer	Rosalie Solano
Limited Signing Officer	Michael Spinelli
Limited Signing Officer	Glenn Stavens
Limited Signing Officer	Jennifer Sutton
Limited Signing Officer	Catherine Sweatt
Limited Signing Officer	Mary Taylor
Limited Signing Officer	Tara Thomas
Limited Signing Officer	Robert Thompson
Limited Signing Officer	Marisela Torres
Limited Signing Officer	Glen Valentine
Limited Signing Officer	Catharine Vasile
Limited Signing Officer	Janet Vollmer
Limited Signing Officer	Sara Waite
Limited Signing Officer	Courtney Walker
Limited Signing Officer	Linda Walton
Limited Signing Officer	Kay Wasicki
Limited Signing Officer	Stephanie Westawski
Limited Signing Officer	Carolyn M. Williams
Limited Signing Officer	Liz Yeranosian
Limited Signing Officer	Carrie Yu

(Corporate Seal)

Carolyn B. Traczykiewicz, Assistant Secretary

UNOFFICIAL

GMAC Mortgage

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