F&M TR. REALTY

DELAWARE COUNTY IOWA
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BOOK 3 PAGE 33
DEBORAH L. PEYTON
DELAWARE CO. RECORDER
26.00

Preparer: Gloria Gordon Phone: 954-422-1221
Chase Manhattan Mortgage Corp. 1400 East Newport Center Dr., Deerfield Beach, FL 33442

2003-3126

CHASE MANHATTAN MORTGAGE CORPORATION
SECRETARY CERTIFICATE

I HEREBY CERTIFY that I am the duly elected and qualified Assistant Secretary of Chase Manhattan Mortgage Corporation and that the attached is a true and correct copy of a resolution adopted by the Board of Directors on August 1, 2002.

I FURTHER CERTIFY that said resolution remains in full force and effect and has not been rescinded.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seal on April 14, 2003.

PAMELA S. FRIEDMAN
ASSISTANT SECRETARY

Witness my hand and seal this 14th day of April, 2003.

NOTARY PUBLIC
KRISTY HAYES
NOTARY PUBLIC, STATE OF NEW JERSEY
My Commission Expires JL / 10, 20 04

TRUE AND CERTIFIED COPY

Gizela M. Bazzani
Commission #DD189923
Expires: Mar 06, 2007
Bonded Thru
Atlantic Bonding Co., Inc

To the Secretary of Chase Manhattan Mortgage Corporation:

Upon recommendation and after due deliberation, and under the authority granted by resolutions adopted on May 17, 1996, by the Board of Directors of Chase Manhattan Mortgage Corporation (the "Corporation"), to the Chairman, the Chief Executive Officer, the President, the Chief Operating Officer, any Executive Vice President, the Chief Financial Officer, any Senior Vice President, and First Vice President, the Secretary and the Treasurer, to appoint officers at and below the level of Vice President, the undersigned hereby appoints the following officers:

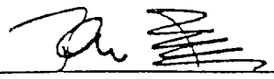
Name:	Title to which appointed:
John LaMarca	Assistant Vice President
John DeLuca	Assistant Vice President

The appointment of the above individual to officer status is only for the purpose of allowing this individual to sign real estate owned ("REO") related documents and foreclosure related documents including but not limited to, contracts and deeds to transfer title, documents to market properties obtained through foreclosure, lien releases, complaints, affidavits of deeds, lost note affidavits and any other necessary documentation, on behalf of the Corporation.

This appointment and the length of term as officer of the Corporation are at the convenience and pleasure of the Corporation and are revocable upon notice. Further, the authority of the aforesaid individuals are specifically and strictly limited to the execution of the specific documents herein authorized. If not revoked sooner, such officer status shall terminate upon the individual's transfer or termination from a position requiring these services.

Dated effective: August 1, 2002

CHASE MANHATTAN MORTGAGE CORPORATION



Thomas M. Garvey, Executive Vice President

STATE OF NEW JERSEY
DEPARTMENT OF TREASURY
SHORT FORM STANDING

CHASE MANHATTAN MORTGAGE CORPORATION
5678501000
With the Previous or Alternate Name
MARGARETTEN & COMPANY, INC. (FORMERLY MARGARETTEN & LOBEL INC. (Previous Name)
CHEMICAL RESIDENTIAL MORTGAGE CORPORATION (Previous Name)

I, the Treasurer of the State of New Jersey, do hereby certify that the above-named New Jersey Domestic Profit Corporation was registered by this office on November 23, 1920.

As of the date of this certificate, said business continues as an active business in good standing in the State of New Jersey, and its Annual Reports are current.

I further certify that the registered agent and registered office are:

Corporation Trust Company
820 Bear Tavern Road
Trenton, NJ 08628

Continued on next page . . .

STATE OF NEW JERSEY
DEPARTMENT OF TREASURY
SHORT FORM STANDING

CHASE MANHATTAN MORTGAGE CORPORATION.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my Official Seal at Trenton, this 27th day of May, 2003

John E McCormac, CPA
State Treasurer

TRUE AND CERTIFIED COPY

Gizela M. Bazzani
Commission #DD189923
Expires: Mar 06, 2007
Bonded Thru
Atlantic Bonding Co., Inc

NOTARY PUBLIC STATE OF FLORIDA