

PREPARED BY AND RETURNED TO: SARAH M EICHHORN, DAVIS LAW FIRM
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(515) 288-2500

NORWEST MORTGAGE, INC.

RESOLUTION

RESOLVED, that Norwest Mortgage, Inc. (the "Company") hereby adopts the following fictitious business names under which the Company may operate:

America's Mortgage Company
America's Servicing Company
Directors Acceptance
Wells Fargo Mortgage Resources

RESOLVED FURTHER, that employees of the Company may take such actions as are necessary and proper to carry out this resolution.

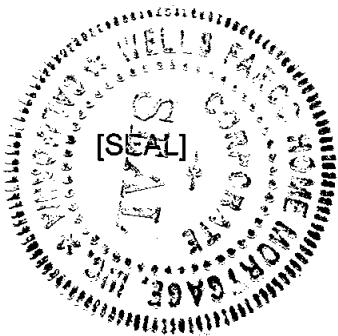
CERTIFICATION

I, Lisa Bartlett, Assistant Secretary of Wells Fargo Home Mortgage, Inc. (f/k/a Norwest Mortgage, Inc.), a California Corporation, do hereby certify that the foregoing is a full, true and correct copy of the resolutions adopted in writing by the Board of Directors of the Company as of December 14, 1999; that said resolutions have not been amended or revoked and that same are, on the date of this certification, in full force and effect.

WITNESS MY HAND AND SEAL OF OFFICE this 3rd day of June, 2002.



Lisa Bartlett, Assistant Secretary



REC \$ 5⁰⁰
AUD \$ _____
R.M.F. \$ 1⁰⁰

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MICKI UTSLER
RECORDER
MADISON COUNTY, IOWA