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MICKI UTSLER
RECORDER
MADISON COUNTY, IOWA

COMPUTER ✓
RECORDED ✓
COMPARED ✓

REC $ 20.00
AUD $
R.M.F. $ 1.00

Return to:
RE/MAX Real Estate Group
6900 University
Des Moines, Iowa 50311-1541

Prepared by: Owen Federal Bank - 1675 Palm Beach Lakes Blvd, West Palm Beach, FL 33401

OCWEN FEDERAL BANK FSB
CERTIFICATE OF SECRETARY

The undersigned hereby certifies as follows:

1. He is the duly elected, qualified and acting Secretary of Ocwen Federal Bank FSB, (the "Bank"), and in charge of the minute books and corporate records of the Bank.

2. Set forth below is a true copy of certain resolutions duly adopted by the Executive Committee of the Board of Directors of the Bank on January 28, 2002:

> RESOLVED, that Scott W. Anderson, Teresa J. Bratcher, Arthur J. Castner, Scott P. Conradson, Nancy A. Eller, Karen L. Kettle, Robert E. Kaltenbach, Margery A. Rotundo, Joseph Hillery, William C. Newland and Brian S. Vanscoy be, and hereby are, authorized to execute, acknowledge, seal, deliver, endorse, file, record and process the following documents, on behalf of the Bank as necessary or desirable and appropriately completed, in the ordinary course of servicing commercial and one-to-four family residential mortgage loans, including the marketing and sale of real estate owned: deeds; mortgages; note endorsements; subordinations; modifications; lost note affidavits; assignments, satisfactions, releases and reconveyances of deeds, mortgages, subordinations, modifications and other recorded documents; checks or other instruments received by the Bank and made payable to a prior servicer; hazard claims; tax authority notifications and declarations; bills of sale and other instruments of sale, conveyance, and transfer; and all ordinary, appropriate or necessary endorsements, acknowledgements, affidavits and other supporting documents;
>
> RESOLVED, that each of Pamela M. Adams, Scott W. Anderson, Teresa J. Bratcher, Arthur J. Castner, Scott P. Conradson, Anna R. Losey, William C. Newland and Margery A. Rotundo be, and are hereby, authorized, among other things, to execute, acknowledge, seal, deliver, endorse, file, record and process the following documents, on behalf of the Bank as necessary or desirable and appropriately completed, in the ordinary course of servicing commercial and one-to-four family residential mortgage loans, including the marketing and sale of real estate owned: insurance filings and claims; affidavits of debt; substitutions of trustee or counsel; non-military affidavits; notices of rescission; foreclosure deeds; transfer tax affidavits; affidavits of merit; verifications of complaints; notices to quit; bankruptcy declarations for the purpose of filing motions to lift stays; and all other ordinary, appropriate or necessary documents in connection with insurance, foreclosure, bankruptcy and eviction actions;

RESOLVED, that Scott W. Anderson, Teresa J. Bratcher, Arthur J. Castner, Scott P. Conradson, William C. Newland and Margery A. Rotundo be, and hereby are authorized and directed to execute all documents necessary for the purchase by the Bank of real property located in Puerto Rico, to take all actions necessary and desirable to administer the assets and the property of the Bank, including without limitation, purchases, endorsements, allonges, assignments of mortgages and trust deeds, other assignments and reconveyances, deeds, leases, contracts and legal pleadings, and to appear on behalf of the Bank in any legal proceeding related to the Property and the assets;

RESOLVED, that Teresa J. Bratcher, Arthur J. Castner, Paul E. Neff, Joseph Hillery, Andrew C. Kurek, Michael H. Moreland, William C. Newland and Brian S. Vanscoy be, and are hereby, appointed Assistant Secretaries of the Bank for the purposes of attesting documents in the ordinary course of servicing commercial and one-to-four family residential mortgage loans, including the marketing and sale of real estate owned, provided that such documents have been executed by other signatories named in the preceding resolutions;

RESOLVED, that the proper officers be, and hereby are, authorized to appoint an attorney in fact to act for and in representation of the proper officers and for the Banks use and benefit in the exercise of the proper officers authority with regards to real property located in Puerto Rico;

RESOLVED, that for the purposes of these resolutions, the proper officers shall be: the Chairman and Chief Executive Officer, the President, any Senior Managing Director, any Managing Director, any Executive Vice President, any Senior Vice President, any Vice President, the Secretary and any Assistant Secretary;

RESOLVED, that any and all actions previously taken by the proper officers of the Bank on behalf of the Bank, or by the persons authorized herein but predating the date hereof, in furtherance of the purpose and intent of any or all of the foregoing resolutions be, and hereby are, ratified, confirmed, adopted and approved in all respects as the duly authorized acts of the Bank;

RESOLVED, that the proper officers of the Bank be, and each of them hereby is, authorized and directed, in the name and on behalf of the Bank, to take any and all such further actions, to execute, deliver and perform, under its corporate seal or otherwise, any and all such further agreements,

documents, certificates and instruments, to make any and all such filings, to seek any and all such approvals and to pay any and all such costs and expenses as in their, his or her judgment may be necessary, appropriate or advisable in order to carry out the purpose and intent of any or all of the foregoing resolutions and to effectuate the transactions authorized thereby; and

FURTHER RESOLVED, that this resolution rescinds and supersedes all prior resolutions of the Executive Committee or of the Board of Directors on the subjects to which it pertains.

3. The foregoing resolutions have not been otherwise modified and are at the date of this Certificate in full force and effect.

IN WITNESS WHEREOF, the undersigned has executed this certificate and affixed the corporate seal of the Bank as of February 12, 2002.

SEAL

John R. Erbey
Secretary

CERTIFIED
TRUE COPY

OCWEN FEDERAL BANK FSB
CORPORATE SEAL

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