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STATE OF OREGON,

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FOR RECORDER'S USE

V055 5600/186

CERTIFICATE

STATE OF IOWA)) ss. COUNTY OF POLK)

I, William R. Vipond, do hereby certify that I am the duly elected and qualified Assistant Corporate Secretary of Principal Residential Mortgage, Inc., a corporation created and existing under the laws of the State of Iowa, with its principal place of business at The Principal Financial Group, Des Moines, Iowa 50392, and that as said Assistant Corporate Secretary I am familiar with and have access to the corporate seal and records of Principal Residential Mortgage, Inc.

I further certify that <u>S. K. Olson</u> is the duly elected and qualified <u>Senior Vice Pres. & Sec. Servicing</u> of Principal Residential Mortgage, Inc., and that the named officer was and is duly authorized to execute certain instruments on behalf of said corporation by virtue of Resolution Number 00051 duly adopted by the Board of Directors of Principal Residential Mortgage, Inc. on December 14, 1993, which Resolution is as follows:

"RESOLVED, that unless otherwise provided by Board of Directors or Executive Committee resolution, any one of the following officers: the Chairman of the Board, the President, any Executive Vice President, any Senior Vice President, any Vice President, any Second Vice President, any Assistant Vice President, any Director, any Associate Director, any Assistant Director, the Chief Underwriter, the Treasurer, any Associate Treasurer, any Assistant Treasurer, the Corporate Secretary, any Associate Corporate Secretary, any Assistant Corporate Secretary, or any Counsel shall have the power to execute, or to appoint an attorney or attorneys in fact to execute, on behalf of the Company, conveyances or leases of land, oil, gas, mineral or other property rights; easements; subordination agreements; substitution of trustees; assignments and releases of mortgages, trust deeds and other encumbrances; powers of attorney in connection with the foreclosure of mortgages and trust deeds; any and all other instruments affecting or in any manner relating to real estate, or any interest therein or lien thereon owned by the Company; provided, however, that any officer having the title of Chief Financial Officer or Controller is not authorized to act pursuant to this resolution."

I further certify that the above is a true and correct copy of Resolution Number 00051 of Principal Residential Mortgage, Inc., and that said Resolution has not been rescinded, modified, repealed or amended and is still in full force and effect. The undersigned further certifies that the seal affixed to this certificate is the corporate seal of said corporation.

WITNESS my hand and the seal of Principal Residential Mortgage, Inc. this <u>13th</u> day of <u>October</u>, 2000.

[Corporate Seal]

Notary Public in and for the State of Iowa

William R. Vipond, Assistant Corporate Secretary of Principal Residential Mortgage, Inc.

Subscribed and sworn to before me this <u>13th</u> day of <u>October</u>, 2000, by William R. Vipond, Assistant Corporate Secretary of Principal Residential Mortgage, Inc.



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State of Oregon, County of Klamath Recorded 02/28/01, at $3:44 \rho$.m. In Vol. M01 Page 8289Linda Smith. County Clerk Fee\$ 26^{∞}

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