
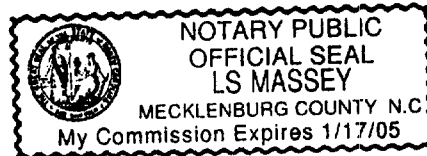


ON February 20th, 2002 before me, LS MASSEY, a Notary Public in and for the County of Mecklenburg County, State of North Carolina, personally appeared MELISSA WALLS ASST. VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s)


S. MASSEY
Notary Expires: 01/17/2005



(This area for notarial seal)

**Prepared By: GREG GAMBLE WELLS FARGO HOME MORTGAGE, INC. 5024 PARKWAY PLAZA BLVD, MAC# X5401-032,
CHARLOTTE, NC 28217 800-544-3466**