

Certificate of Incumbency

I, _____ (Insert Name), _____ (Insert Secretary or Assistant Secretary) of _____ (Insert Name of Lender) (the "Lender"), a _____ (Insert National or State Banking Association, Illinois Banking Corporation or other applicable description), CERTIFY as follows:

1. I am the keeper of the books and records of the Lender and I am knowledgeable as to the matters contained in this Certificate.

2. The following persons were duly authorized, as of the date beside their signature, to execute on behalf of the Lender the Mortgage Purchase Agreement and are duly elected, qualified and acting officers of the Lender, holding the offices set forth after their names. The Signatures set forth after their names are specimens of their genuine signatures.

<u>Name</u>	<u>Title</u>	<u>Specimen Signature</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

IN WITNESS WHEREOF, I have hereunto set my hand this _____ day of _____, 20__.

By: _____

Title: _____