

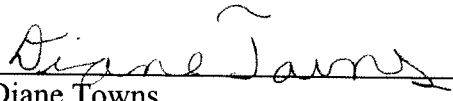
**JPMORGAN CHASE BANK, NATIONAL ASSOCIATION**

**INCUMBENCY CERTIFICATE**

I HEREBY CERTIFY that I am an Assistant Secretary of JPMorgan Chase Bank, N.A. and that the following individual, holding the title set forth opposite her name, is a duly elected officer of JPMorgan Chase Bank, N.A. and is authorized to execute documents related to the sale of mortgage loans and real property, foreclosures, including assignments of mortgage, modifications of mortgage, deeds, affidavits and other closing documents, substitutions of trustee, satisfactions and lien releases on behalf of JPMorgan Chase Bank, N.A effective September 26, 2008.

Ann Garbis

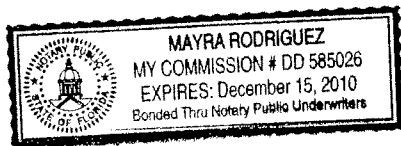
Vice President

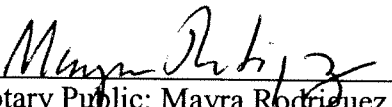
  
Diane Towns  
Assistant Secretary

Dated: November 6, 2009

STATE OF FLORIDA  
COUNTY OF HILLSBOROUGH

On this 6th day of Novmber, 2009, before me the undersigned notary public, personally appeared Diane Towns, Assistant Secretary, who proved to me through satisfactory evidence of identification, which was to be the person whose name is signed on this document, and acknowledged to me that she signed it voluntarily for its stated purpose, and signed this document as her free act and deed, and the free act and deed of JPMorgan Chase Bank, N.A., in her capacity as Assistant Secretary.



  
Notary Public: Mayra Rodriguez  
My Commission Expires: 12/15/2010