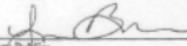


State of GA
County of Fulton

On this date of 01/13/2009, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and County, personally appeared the within named **Karell Harp and Pat Kingstee**, known to me (or identified to me on the basis of satisfactory evidence) that they are the **Vice President and Asst. Secretary** respectively of **Optima One Mortgage Corporation**, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and in behalf of said corporation and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.


Notary Public:



Jasmin Bennett
NOTARY PUBLIC
Fulton County
State of Georgia
My Commission Expires
November 13, 2010