

CERTIFICATE OF INCUMBENCY

I, the undersigned, DO HEREBY CERTIFY, that the following is a duly elected, qualified, and acting officer of GMAC Mortgage, LLC, a limited liability company duly organized and existing under the laws of the State of Delaware, and that she is now serving in the official capacity of Limited Signing Officer.

Margie Kwiatanowski

IN WITNESS WHEREOF, I have hereunto set my hand and affixed hereto the Seal of this Company this 5th day of March, 2008.

(Seal)


Carolyn B. Traczykiewicz, Assistant Secretary