

On September 06, 2001 before me, the undersigned, a Notary Public in and for said State, personally appeared NATASHA MCGOWAN , personally known to me or proven to me on the basis of satisfactory evidence to be the Asst. Vice President of HOUSEHOLD BANK, F.S.B. , a United States Corporation, executed the withi instrument pursuant to its bylaws or a resolution of its Board of Directors.

In witness whereof, I have hereunto set my hand and affixed my notarial seal this September 06, 2001.

Sandra Barnes

Notary Public/Commission Expires:

When recorded, please return to: William A Rose
10655 Loblolly St
Olive Branch

MS505/NJM

MS 38654

