

In Testimony Whereof, the said corporate Grantor has caused this instrument to be signed in its corporate name by its duly authorized officers and by authority of its Board of Directors, the day and year first above written.

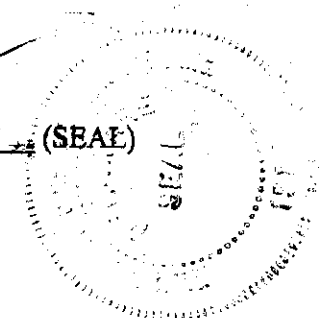
National City Home Loan Services, Inc.
f/k/a Altegra Credit Company

Altegra Credit Company

By: _____

(SEAL)

C. Allan Smith, Asst. V.P.
National City Home Loans Services, Inc.



STATE OF PENNSYLVANIA
COUNTY OF ALLEGHENY

I, MARYFRAN FELION, the undersigned, a Notary Public of _____ County, _____, do hereby certify that C. ALLAN SMITH personally came before me this day and acknowledged that he is A.V. President of Altegra Credit Company, a corporation, and that he as A.V. President, being authorized to do so, executed the foregoing on behalf of the corporation.

National City Home Loan Services, Inc.
f/k/a Altegra Credit Company

My commission expires _____.

Witness my hand and official seal, this the 30 day of October, 2005

NOTARY PUBLIC

SEAL/STAMP



Notarial Seal
Mary Fran Felion, Notary Public
City Of Pittsburgh, Allegheny County
My Commission Expires Dec. 24, 2005

Member, Pennsylvania Association Of Notaries

STATE OF NC - FORSYTH CO

The foregoing certificate(s) of:

Mary Fran Felion, NP
NP(s)

is/are certified to be correct at the date of recording shown on the first page thereof.

Dickie C. Wood, Register of Deeds by: Thomson Deputy/Asst

EXHIBIT "A"

(94-117.GIP) Being a 1.7926 acre, more or less, tract or parcel of real property lying in Vienna Township, Forsyth County, North Carolina, and being more particularly described as follows:

BEGINNING at an existing iron stake lying at a common corner of the LaVanch Griffith Ayers' property as more particularly described in Deed Book 920, Page 452 (all references herein are to recordations in the Office of the Register of Deeds of Forsyth County, North Carolina), said existing iron stake further being a common corner with Robert E. Wishon, Sr., (see Deed Book 636, Page 188 and Deed Book 627, Page 162) and being located North 39 deg. 11 min. 52 sec. East 186.71 feet from an existing iron stake lying in the northern margin of the 60 foot-wide right-of-way of Robinhood Road (said existing iron stake lying in the northern margin of Robinhood Road is located North 66 deg. 01 min. 10 sec. West 879.84 feet from the North Carolina Geodetic station monument known as "Fleetwood" which has NAD 27 coordinates of North 864800.251 and East 1599761.731; the tie bearing is based on North Carolina grid; the distance is ground horizontal); thence South 39 deg. 11 min. 52 sec. West 186.71 feet to an existing iron stake lying in the northern margin of said road, Ayers' corner; thence North 68 deg. 10 min. 38 sec. West 175.75 feet to an existing iron stake lying in the northern margin of said road, Ayers' corner; thence North 24 deg. 42 min. 34 sec. East 279.21 feet to an existing iron stake lying in Ayers' western boundary line; thence North 22 deg. 39 min. 18 sec. East 32.69 feet to an existing iron stake lying at the southeast corner of the John Karpel, et ux. property described in Deed Book 920, Page 452, Ayers' corner; thence South 68 deg. 43 min. 35 sec. East 352.76 feet to an existing iron stake, a common corner with said Karpel, Ayers' corner; thence South 52 deg. 43 min. 01 sec. West 170.09 feet to an existing iron stake, Ayers' corner; thence North 57 deg. 23 min. 43 sec. West 49.31 feet to the point and place of BEGINNING; containing 1.7926 acres, more or less, according to a Plat Map entitled "Boundary Survey for Phillip L. Gipson" drawn from a survey by Kale Engineering, dated February 14, 1994.

The above-described property is a portion of Tax Lot 22, Block 4641, on the Forsyth County Tax Maps and is further a portion of the property described in Deed Book 920, Page 452 of the Forsyth County, North Carolina, Registry.