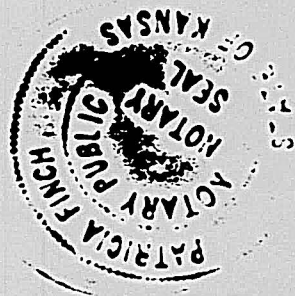


STATE OF Kansas)
COUNTY OF Johnson) ss.

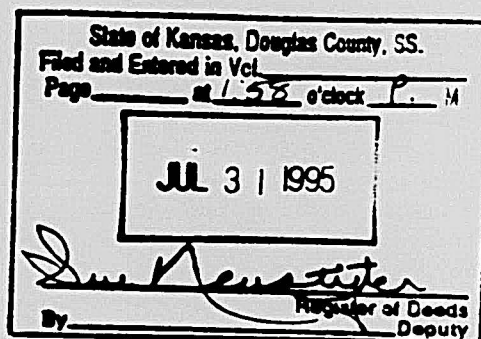
This instrument was acknowledged before me on July 28th, 1995,
by Michael D. Blake, as Executive Vice President of
Charter American Mortgage Co., a Missouri corporation.

Patricia Finch
Notary Public in and for
said County and State

My Appointment Expires:



NO. 85530
INDEX _____
NUMERICAL INDEX _____



17.00