

Grantor covenants to warrant and defend all that herein above described against all persons lawfully claiming or to claim the same or any part thereof by, or under Grantor.

IN WITNESS WHEREOF, Grantor on the day and year first above written has caused this instrument to be signed and sealed on Grantor's behalf by the undersigned, being thereunto duly appointed, qualified and acting pursuant to Title 38, United States Code, Sections 212 and 1820, and Title 38, Code of Federal Regulations, Section 36.4342, pursuant thereto, as amended, and who is authorized to execute this instrument.

SEALED AND DELIVERED IN THE PRESENCE OF--

**SECRETARY OF VETERANS AFFAIRS OF WASHINGTON, D.C.,
HIS SUCCESSORS OR ASSIGNS.**

*By _____ [Seal]

Name: Deanna Burns

Title: Senior Vice President

*
Chester Levings
*
Blanca Mercado

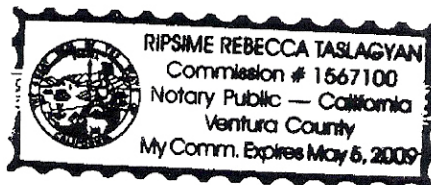
ReconTrust Company as Authorized
Officers for Veterans Affairs Regional
Office or Regional Office & Insurance
Center Philadelphia, PA
Telephone (805) 577-4412
(Pursuant to a delegation of authority contained
in VA Regulations, 38 C.F.R., 36.4342(e))

STATE OF CALIFORNIA, }
 } SS
COUNTY OF VENTURA }

On this 4th day of December, 2007, before me, Ripsime Rebecca Taslagyan, Notary Public, personally appeared Deanna Burns, personally known to me to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

R. Taslagyan
Ripsime Rebecca Taslagyan
Notary Public - Commission No. 1567100
Commission Expires: May 5, 2009



I hereby certify that the precise residence of the within-named Grantee is:
101 Beverly Drive, Shohola, PA 18458