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BOOK 160 PAGE 644

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Nov 7 2 56 PM '96

P. Sawry
AUDITOR
GARY M. OLSON

AFFIDAVIT OF NOTIFICATION

I, Arthur J. Castner, as Assistant Secretary for Ocwen Federal Bank, FSB, being first duly sworn upon oath, states:

1. That notification was given to Berkeley Federal Bank and Trust FSB, whose address is 2400 Lemoine Ave, Fort Lee, New Jersey, by the Office of Thrift Supervision (herein referred to as "OTS") whose address is 10 Exchange Place, 18th Floor, Jersey City, NJ 07302, that effective as of October 1, 1996, the OTS approved a corporate title change from Berkeley Federal Bank and Trust FSB, Fort Lee, New Jersey, to Ocwen Federal Bank FSB.
2. That there is presented for recording herewith a certified copy of the notification from the OTS, affirming that referenced in #1 above.
3. Ocwen Federal Bank, FSB desires to record such Affidavit of Notification to inform all parties, including but not limited to title insurance companies, private mortgage insurance companies, hazard insurance companies, flood insurance entities, mortgagors, trustors, borrowers, trustees, the Federal Housing Administration, the Veterans Administration, the Department of Housing and Urban Development Department, The Cal-Vet Administration, the Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation, as well as all other subordinate lien holders of a change in its corporate title.

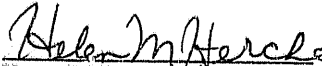
I, Arthur J. Castner, declare under penalties of perjury that I have examined this form and that all statements included in this affidavit to the best of my knowledge and belief are true, correct and complete.

Ocwen Federal Bank, FSB

WA/S:amania

By: 
Name: Arthur J. Castner
Title: Assistant Secretary (Affiant)

Subscribed and sworn to before me by the said
Arthur J. Castner this 1st day of October, 1996.


Notary Public



HELEN M HERCHE
My Commission CC436154
Expires Feb 18, 1998
Bonded by ANB
560-852-5676

Notarized
Indexed, Dir
Indirect
Filmed
Mailed