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Nov 7 2 56 PM '96

GARY
AUDITOR
GARY H. 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.

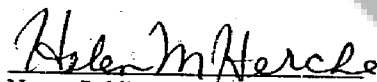
I, Arthur J. Castner, declare under penalties of perjury that I have examined this form and that all statements included in this affidavit to the best of my knowledge and belief are true, correct and complete.

Ocwen Federal Bank, FSB

WA/Skamania

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 CC438154
Expires Feb. 18, 1999
Bonded by ANB
800-852-5878

Notarized _____
Indexed, Dir _____
Indirect _____
Filed _____
Mailed _____



Office of Thrift Supervision
Department of the Treasury

10 Exchange Place, 18th Floor, Jersey City, NJ 07302
Telephone: (201) 413-1000 • Fax: (201) 413-7541

96-492191 TH001
10-03-96 05:04PM

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Northeast Region

OTS Docket No. 4592

October 1, 1996

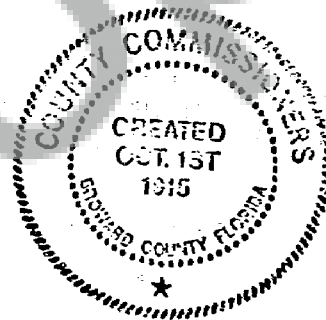
TO WHOM THIS MAY CONCERN:

This will certify and affirm that effective October 1, 1996, Berkeley Federal Bank and Trust FSB, Fort Lee, New Jersey, changed its corporate title to "Ocwen Federal Bank FSB."

This document may be reproduced without affecting the validity of the statements contained herein.

Douglas J. Cestone
Douglas J. Cestone, Department Head
Office of Thrift Supervision
Department of the Treasury
Northeast Regional Office

RECORDED IN THE OFFICIAL RECORDS BOOK
OF BROWARD COUNTY, FLORIDA
COUNTY ADMINISTRATOR



STATE OF FLORIDA
BROWARD COUNTY

I HEREBY CERTIFY that the above
and foregoing is a true and correct copy of
Certificate

as recorded under CFN 96-492191

WITNESS my hand and official seal in the City of Fort

Lauderdale, Fla. this 3rd day of Oct AD. 1996

County Administrator

By Stephanie Patten D.C.

EX-25478P60182