

RESOLUTION OF BOARD OF DIRECTORS AND CERTIFICATE OF SECRETARY
OF _____
(Name of Correspondent "Corporation")

RESOLVED FIRST, that

_____ the _____ and
(Name/Signature of Officer) (Title)

_____ the _____ and
(Name/Signature of Officer) (Title)

_____ the _____ and
(Name/Signature of Officer) (Title)

_____ the _____ and
(Name/Signature of Officer) (Title)

_____ the _____
(Name/Signature of Officer) (Title)

of this corporation, or any one or more of them or their duly elected or appointed successors in Office, be and each of them is hereby authorized and empowered in the name of and on behalf of this corporation and under its corporate seal from time to time while this resolution is in effect, to sell mortgage loans to **Gateway First Bank, Correspondent Lending**, and to execute any and all agreements, contracts, assignments, endorsements, and issuance of checks or drafts, reports, mortgage documents and other papers in connection with documents, and furnish any information required or in connection therewith.

I **HEREBY CERTIFY** that the foregoing is a full, true and correct copy of a resolution presented to and adopted by the Board of Directors of this corporation at a special or regular meeting at which a quorum was present and voted, and that such resolution is duly recorded in the minutes book of this corporation; that the officers named in said resolution have duly elected or appointed to, and are the present incumbents of the respective officers set after their respective names; that the specimen signatures set forth above next to each name are the true and genuine signatures of such persons and that **Gateway First Bank, Correspondent Lending** may conclusively rely on the accuracy and genuineness of any written communication bearing any of the set forth above.

(Secretary)

[corporate seal]