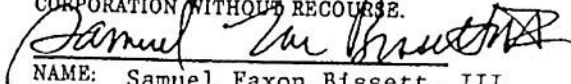


PAY TO THE ORDER OF IRWIN MORTGAGE CORPORATION WITHOUT RECOURSE.



NAME: Samuel Faxon Bissett, III  
TITLE: President  
CO. First Security Mortgage Services, Inc.

PAY TO THE ORDER OF \_\_\_\_\_  
WITHOUT RECOURSE  
THIS \_\_\_\_\_ DAY OF \_\_\_\_\_ 20\_\_\_\_  
IRWIN MORTGAGE CORPORATION

  
ERIC J. KNAPP VICE PRESIDENT