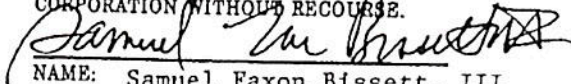


PAY TO THE ORDER OF IRWIN MORTGAGE CORPORATION WITHOUT RECOURSE.



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