

**UNANIMOUS CONSENT TO ACTION OF
BOARD OF DIRECTORS
OF**

The undersigned, constituting the entire Board of Directors of _____, a _____ corporation, do hereby consent to the following action as of this date, without meeting and without notice:

RESOLVED, that the following individuals occupying the offices beside their respective names:

<u>NAME</u>	<u>TITLE</u>	<u>SIGNATURE</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

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 and on behalf of this Corporation and under its corporate seal, from time to time while this resolution is in effect, to execute any and all agreements, contracts, assignments, endorsements and issuance of checks or drafts, reports, mortgage documents, notes, and other papers in connection with documents, and furnish any information required or deemed necessary or proper by HNMA Funding Company in connection with any transactions with HNMA Funding Company, any of its affiliates or otherwise.

FURTHER RESOLVED by the Board of Directors that the execution and delivery of a Loan Purchase Agreement between the Corporation and HNMA Funding Company for the sale from time to time of mortgage loans by the Corporation to HNMA Funding Company for such consideration as the Corporation considers adequate and sufficient and upon such terms and conditions and with such covenants and warranties as the Corporation considers necessary and desirable, is hereby authorized, approved and ratified as the act and deed of this Corporation.

FURTHER RESOLVED, that any and all actions heretofore taken by any of the officers or representatives of the Corporation, for and on behalf of and in the name of the Corporation with respect to the Loan Purchase Agreement be, and they hereby are, ratified, confirmed and approved in all respects for all purposes.

Dated as of the _____ day of _____, 200_____

Signature: _____ Signature: _____

Signature: _____ Signature: _____