

INDIVIDUAL ACKNOWLEDGMENT

THE STATE OF WYOMING }
County of Teton } S.S.:

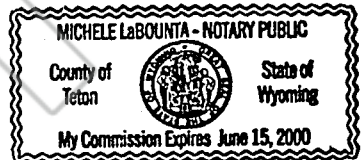
On this 9th day of January, 1998 before me personally appeared , Douglas L. Geyer, whose identity I proved on the basis of satisfactory evidence to be the person described in and who executed the foregoing instrument and acknowledged that he executed the same as his free act and deed.

This Notary Certificate is prepared on a separate page and is attached to the document entitled Individual Grant Deed containing one page and is attached to that document by means of stapling.

Given under my hand and seal the date first above written

Michele LaBounta
Notary Public

My Commission expires: 6/15/00



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ESTOPPEL AFFIDAVIT

STATE OF NEVADA }
COUNTY OF _____ } SS

DOUGLAS L. GEYER AND PAMELA A. GEYER

, being first duly

sworn, each respectively, desposes and says: That they are identical parties who made, executed, and delivered that certain deed to THE BANK OF NEW YORK TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT SERIES 1995 V _____, dated the 5th day of January, 1998, conveying the following described property in Douglas county, State of Nevada, to-wit:

Lot 78, in Block B, as shown on the final Map of PLEASANTVIEW PHASE 4, filed for record in the Office of the County Recorder of Douglas County, State of Nevada, on December 7, 1993, in Book 1293, Page 1194, as Document No. 324312.

THAT the aforesaid deed is intended to be, and is, an absolute conveyance of title to said premises to the grantees named therein, and was not, and it not now, intended as a mortgage, trust conveyance, or security of any kind; that it was the intention of affiants as grantors in said deed to convey, and by said deed these affiants did convey to the grantee therein all their right, title and interest, absolutely in and to, said premises; that possession of said premises has been surrendered to the grantee;

THAT in the execution and delivery of said deed, affiants were not acting under any misapprehension as to the effect thereof, and acted freely and voluntarily and were not acting under coercion or duress;

THAT the consideration for said deed was the full cancellation of all debts, obligations, costs, and charges secured by that certain deed of trust heretofore existing on said property executed by DOUGLAS L. GEYER AND PAMELA A. GEYER, Husband and Wife, Trustor, to WESTERN TITLE COMPANY, INC., Trustee, for COMSTOCK BANK (SUBSEQUENTLY ASSIGNED BY MESNE OF ASSIGNMENTS TO BANK OF NEW YORK TRUSTEE UNDER POOLING & SERVICING AGREEMENT SERIES 1995 V _____, dated the 24th day of September, 1995, and recorded on the 27th day of October, 1995, in Book 1095, of Official Records, page 4877, Douglas County, Nevada, as Document No. 373729, and 1995V the reconveyance of said property under said deed of trust; that at the time of making of making said deed, affiants believed, and now believe, that the aforesaid consideration therefore represents the fair value of the property so deeded:

THIS affidavit is made for the protection and benefit of the grantee in said deed, his successors and assigns, and all other parties hereafter dealing with or who may acquired an interest in the property herein described, and particularly for the benefit of Western Title Company, Inc. which is about to insure the title to said property in reliance thereon, and any other title company which may hereafter insure the title to said property.

THAT affiants, and each of them, will testify, declare, depose, and certify before any competent tribunal, officer, or person, in any cause now pending or which may hereafter be instituted, to the truth of the particular facts hereinabove set forth.

ACKNOWLEDGEMENT OF ACCEPTANCE

THE BANK OF NEW YORK TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT SERIES 1995 V _____

BY: INDYMAC INC. AS Attorney In fact

KAREN MASTRO
VICE PRESIDENT
DEFAULT MANAGEMENT

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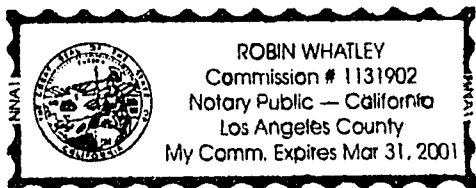
CALIFORNIA ALL-PURPOSE ACKNOWLEDGEMENT

State of California

County of Los Angeles

On January 7, 1998 before me, ROBIN WHATLEY, a Notary, personally appeared **KAREN M. MASTRO** X personally known to me - **OR** - _____ proved to be on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity and that by her signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal



Robin Whatley

Signature of Notary Public

OPTIONAL

Description of Attached Document

Capacity(ies) Claimed by Signer

Signer's Name: **KAREN M. MASTRO**

X - Corporate Officer
Title(s): Vice President

Signer is Representing:

**INDY MAC, INC. AKA Independenc National Mortgage Corporation
139169**

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 JAN 12 P12:50

LINDA SLATER
RECORDER
\$11.00 PAID *ka* DEPUTY

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