BENEFICIARY CERTIFICATE

The undersigned, HAROLD O. NEWELL, Trustee under Declaration of Trust dated December 13, 1989 and restated March 31, 1992, Beneficiary under that certain Deed of Trust dated JAN. 17, 2005, recorded as Series No. 2005-0005160 00, of the Official Records of El Dorado County, hereby consent to the recording of this document.

HAROLD O. NEWELL, Trustee under Declaration of Trust Dated December 13, 1989 and restated March 31, 1992

HAROLD O. NEWELL, Trustee

BENEFICIARY CERTIFICATE

The undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") ACTING SOLELY AS NOMINEE FOR LENDER, OAK STREET MORTGAGE LLC, Beneficiary under that certain Deed of Trust dated June 17, 2005, recorded June 23, 2005 as Series No. 2005-0051431-00, of the Official Records of El Dorado County, hereby consent to the recording of this document.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS") ACTING SOLELY AS NOMINEE FOR LENDER, OAK STREET MORTGAGE LLC

Signature

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COUNTY OF HILLS BOLOUGH	12	3 8
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