

TOGETHER with the note or notes therein described or referred to, the money due and to become due thereon with interest and all rights accrued or to accrue under said Real Estate Mortgage.

STATE OF ILLINOIS
COUNTY OF COOK

On 10-31-02 before me, the undersigned, a Notary Public in and for the said County and State aforesaid, do hereby certify that JASON SCHIFFMAN appeared to me personally known, who, being duly sworn by me, did say that he/she is the ASSISTANT VICE PRESIDENT of the corporation named herein which executed the within instrument that the seal affixed to said instrument is the corporate seal of said corporation; that said instrument was signed and sealed on behalf of said corporation pursuant to its by-laws or a resolution of its Board of Directors and that he/she acknowledges said instrument to be the free act and deed of said corporation.

NOTARY PUBLIC
COUNTY COOK

My Commission Expires

Galina Kolodyi
9/23/02

UNITED FINANCIAL MORTGAGE CORP.

By: _____

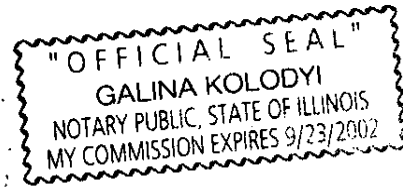
JASON SCHIFFMAN

Its: ASSISTANT VICE PRESIDENT

By: _____

Its: _____

Witness: _____



(THIS AREA FOR OFFICIAL NOTARIAL SEAL)