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MAIL TO: HETCO  
430 N. LA SALLE ST  
STE 405  
CHICAGO, IL 60610

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STATE OF ILLINOIS

SS

COUNTY OF L A K E

I, Penny Vermillion, a Notary Public in and for said County, in the State aforesaid, do hereby certify that David J. Axelrod, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument as his free and voluntary act, for the use and purpose therein set forth.

Given under my hand and Notarial Seal on February 11, 2001.

*Penny M. Vermillion*  
 \_\_\_\_\_  
 Notary Public

**THIS INSTRUMENT PREPARED BY**  
 David J. Axelrod  
 David J. Axelrod & Associates 34687  
 1448 Old Skokie Rd.  
 Highland Park, Il. 60035  
 (847) 579-9700  
 MEMOREL.WPS



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