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STATE OF MARYLAND

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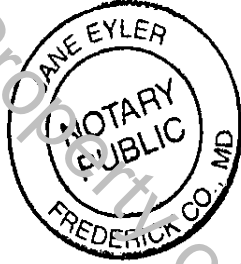
) ss

COUNTY OF FREDERICK

)

On this February 9, 2001, before me, the undersigned, a Notary Public in said State, personally appeared MICHELLE R. FORD personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument as VICE PRESIDENT, on behalf of the above named corporation, and acknowledged to me that he/she, as such officer, being authorized so to do, executed the foregoing instrument for the purposes therein contained and that such Corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS My hand and official seal.



Jane EYLER

JANE EYLER, NOTARY PUBLIC
COMMISSION EXPIRES: November 14, 2001

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SCHEDULE "A"

LOT 36 IN COBBLE'S CROSSING UNIT 1 BEING A SUBDIVISION OF PART OF SECTION
7 TOWNSHIP 41 NORTH RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK
COUNTY ILLINOIS

TAX ID NO. 06 07 209 012

LOAN:000022746374 MIN:1000101 0000135453 3 MERS PHONE: 1-888-679-6377