



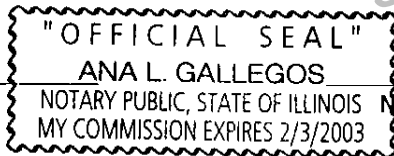
CORPORATION ACKNOWLEDGEMENT

State of ILLINOIS }  
County of COOK } ss.

On this 8TH day of JANUARY, 2002 A.D., before me, appeared JIM HUNZIKER to me personally known, who being by me duly sworn, did say that she/he is the Branch Manager of CITIFINANCIAL FORMERLY KNOWN AS THE ASSOCIATES FINANCE INC., a corporation, and that the seal affixed to the foregoing instrument is the corporate seal of said corporation and that said instrument was signed and sealed in behalf of said corporation by authority of its Board of Directors, and said authorized representative acknowledged said instrument to be the free act and deed of said corporation.

In Witness Whereof, I have hereunto set my hand and affixed my notarial seal at my office in COOK ILLINOIS (County) (State)

My Commission Expires:



Notary Public for said County and State