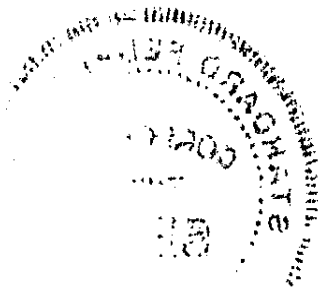


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Satisfaction - Page 2 of 2
STATE OF ILLINOIS
COUNTY OF COOK

ON JAN. 15, 02, before me, a Notary Public, personally appeared
Michael R. Spencer, ASSISTANT VICE PRESIDENT, of
STANDARD FEDERAL BANK, personally known to me (or proved to me on the
basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and
acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by
his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted,
executed the instrument.

WITNESS my hand and official seal,

Geraldine Palandri
Notary Public GERALDINE PALANDRI
Notary Expires: 1 / 09-06-2005



(This area for notarial seal)

Prepared By: ANDREA HEMPSTEAD Wells Fargo Home Mortgage, Inc. 2051 Killebrew Drive, Suite 500, Bloomington, MN 55425
800-288-3212

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