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STATE OF ILLINOIS)
)
COUNTY OF COOK)

I WENDY F. SINISCALCHI, a notary public in and for the county in the state aforesaid, do hereby certify that JOHN T. MANGAN, *Sr. Vice President* of American Chartered Bank, 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 and delivered the said instrument as his free and voluntary act and as the free and voluntary act of American Chartered Bank, for the uses and purposes therein set forth.

Given under my hand and official seal this 20th day of March, 2000.

Wendy F. Siniscalchi
NOTARY PUBLIC

