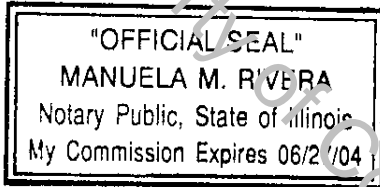




STATE OF ILLINOIS  
COUNTY OF COOK

I, **MANUELA M. RIVERA** a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that **HILDA A. BRAN**, personally known to me to be the **LOAN OPERATIONS OFFICER** of Austin Bank of Chicago, an Illinois corporation, 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 as such **Loan Operations Officer**, signed and delivered the said instrument and caused the corporate seal of said corporation to be affixed thereto, pursuant to authority given by the Board of Directors of said corporation, as their free and voluntary act, and as the free and voluntary act of said corporation, for the uses and purposes therein set forth.

GIVEN under my hand and seal this 14TH day of MAY, 2002.



*Manuela M. Rivera*  
\_\_\_\_\_  
NOTARY PUBLIC

This document prepared by:

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Chicago, IL 60644

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