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STATE OF ILLINOIS)

COUNTY OF COOK)

I, Mary Jane Chapman notary public in and for the said County, in the State aforesaid DO HEREBY CERTIFY THAT **JUDITH A. DILLON, VICE PRESIDENT AND KAREN M. HANEK, LOAN SERVICE OFFICER**, personally known to me to be the same persons whose names subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official notary seal, this 31st day of October, 2002.

Notary Public

Commission expires CHAPMAN
Notary Public, State of Illinois

FOR THE PROTECTION OF THE OWNERS, THIS RELEASE SHALL BE FILED WITH THE RECORDER OF DEEDS IN WHOSE OFFICE THE MORTGAGE OR DEED OF TRUST WAS FILED.

This instrument was prepared by Mary Jane Chapman, 3052 W. 111th St., Chicago, 60655