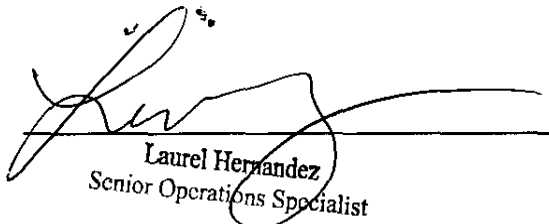


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LENDER: BAXTER CREDIT UNION



Laurel Hernandez
Senior Operations Specialist

ACKNOWLEDGMENT.
(Lender Acknowledgment)

STATE OF ILLINOIS, COUNTY OF LAKE ss.

This instrument was acknowledged before me this 9TH day of JANUARY, 2003 by

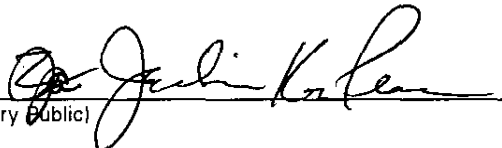
Laurel Hernandez (Titles)

of BAXTER CREDIT UNION (Name of Business or Entity)

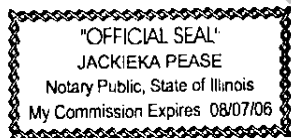
a(n) CREDIT UNION on behalf of the business or entity.

My commission expires: 01-09-2003

(Seal)



(Notary Public)



Property of Cook County Clerk's Office

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EXHIBIT A

Lot 30 in Haywood's Subdivision of the West 4/5 of the Northwest 1/4 of the Northeast 1/4 of the Northwest 1/4 of Section 34, Township 39 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

Permanent Parcel Number: 17-34-103-055
OWIN S. HENRY AND LISA A. HENRY
husband and wife

3149 SOUTH INDIANA AVENUE, CHICAGO IL 60616
Loan Reference Number : 81877001
First American Order No: 3863176

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