

IN TESTIMONY WHEREOF, The said Citizens Bank - Illinois, N.A. has caused these presents to be signed by its Vice President and attested by its _____, and its corporate seal to be hereto affixed, this 17th day of November, 1998.

CITIZENS BANK

By:

James W. Bickel
James W. Bickel

Attest:

STATE of Michigan

COUNTY of Saginaw

I, the undersigned _____ in and for said County, in the State aforesaid, DO HEREBY CERTIFY that James W. Bickel personally known to me to be the Vice President of Citizens Bank and _____ personally known to me to be the _____ of said corporation, and personally known to me to be the same persons, whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such James W. Bickel and _____ they signed and delivered the said instrument as Vice President and _____ of said corporation, 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 notarial seal this 17th day of November, 1998.

Karen Newbegin
Notary Public

KAREN NEWBEGIN
Notary Public Leapeer County, Michigan
Acting _____ Saginaw County
My Commission Expires April 20, 1999