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Cook County Recorder

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SAS-A DIVISION OF INTERCOUNTY SISTY OF 1000 CAN'T A BAN

When recorded return to: BANK ONE, N.A. Document Follow Up #IN 1-1030 132 E. Washington St. #302 Indianapolis, IN 46204





Loan Number:

9290024

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I, the undersigned, a notary public in and for said county and state aforesaid DO HEREBY CERTIFY, that PATRICK O'CONNELL, the PRESIDENT of PROFICIENT FINANCIAL SERVICES, INC appeared before me this day in person and acknowledged that he/she signed the foregoing instrument as his/her free and voluntary act of his/her hand and seal for the uses and purposes therein set forth.

Given under my hand and notary seal this

29th day of

November

, 1999 .

COOK COUNTY

Instrument prepared by BANK ONE, !

OFFICIAL SEAL" BARBARA TARGOS NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 5/18/2002