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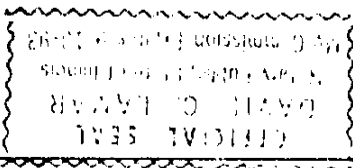
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INDIVIDUAL ACKNOWLEDGMENT

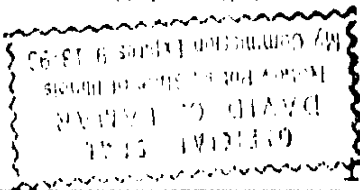


On this date the undersigned Notary Public, personally appeared Robert N. Koop, Sharon L. Koop, and Sharon L. Koop, known to be the individuals described in and who possessed the legal title to and acknowledged that they signed the foregoing at their free and voluntary act and deed for the uses and purposes therein expressed.

Given under my hand and official seal this _____ day of _____, 19__.

Notary Public in and for the State of Illinois
Residing at _____
My commission expires _____

LENDER ACKNOWLEDGMENT



On this _____ day of _____, 19__, I, the undersigned, Notary Public, personally appeared _____, known to be the individuals described in and who possessed the legal title to and acknowledged that they signed the foregoing at their free and voluntary act and deed for the uses and purposes therein expressed.

Given under my hand and official seal this _____ day of _____, 19__.

Notary Public in and for the State of Illinois
Residing at _____
My commission expires _____