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appeared before me this for the uses

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Given under my hand and notarial seal this

"OFFICIAL SEAL" JUDITH K. SCHWEIG

Notary Public, State of litinois My Commission Expires 4/15/91

This document prepared by: Denise Eilrich Charter Mortgage Company

January

2500 W. Higgins Road, St. 415 Hoffman Estates, IL 60195

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Motary Public

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