I, the undersigned, a Notary Public in and for sald County and State do hereby certify that the above named and Joanne Bramson of Old Kent Bank are personally known to me to be the same persons whose names are subscribed to the foregoing instruments as such officers and to be such officers, appeared before me this day in person and, being duly sworn, said and acknowledged that they are such officers, that they respectively signed, sealed and delivered said instrument as the free and voluntary act of said Corporation and as their own free and voluntary act as Asst. Vice President and Sr. Underwriting Officerrespectively by authority of the Board of Directors of said Corporation for the uses and purposes therein set forth, and that seal affixed to said instruments is the corporate seal of said Corporation. Given under my hand and Notarial Seal this 2 nd day of November , 19 93.

" OFFICIAL SEAL "
LINDA K SOWINSKI
ROTART PUBLIC STATE OF ILLINOIS MY COMMISSION EXPIRES 3/6/94

Notary Public

This document was prepared by

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