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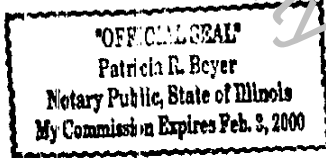
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and RITA BORKOWICZ
respectively of HERITAGE BANK OF SCHAUMBURG
appeared before me this day in person and acknowledge that they
signed the foregoing instrument as their free voluntary act and
as the free and voluntary act of HERITAGE BANK OF SCHAUMBURG
for the uses and purposes therein set forth.

Given under my hand and notarial seal this 26TH day of AUGUST
19 96

Patricia R. Beyer

Notary Public



This document prepared by:
JANICE GABRYS
HERITAGE BANK OF SCHAUMBURG
1535 W. SCHAUMBURG RD
SCHAUMBURG, IL 60194

AND WHEN RECORDED MAIL TO:
OLD KENT MORTGAGE COMPANY
SECONDARY MARKETING OPERATIONS
FINAL DOCUMENTATION
P.O. BOX 204
GRAND RAPIDS, MI 49501-0204

Box 169

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