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STATE OF ILLINOIS }
COUNTY OF COOK } SS.

I, the undersigned, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that Scott R. Burris personally known to me to be the Vice President of the AVONDALE FEDERAL SAVINGS BANK and Doria Koros, personally known to me to be the Secretary of said corporation whose names are subscribed to the foregoing instrument, appeared before me this day in

person and severally acknowledged that as such Vice President and Secretary, they signed and delivered this said instrument of writing as Vice President and Secretary of said corporation and caused the corporate seal of said corporation to be affixed thereto pursuant to authority given by the Board of Directors of said corporation as their free and voluntary act, and as the free and voluntary act and deed of said corporation for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal, this 13TH day of DECEMBER, A.D. 1995.

"OFFICIAL SEAL"
Diana A. Carrabotta
Notary Public, State of Illinois
My Commission Expires 1/7/97

Diana Carrabotta

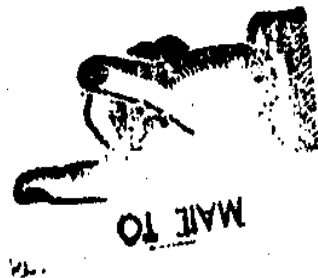
Notary

FOR THE PROTECTION OF THE OWNER, THIS RELEASE SHALL BE FILED WITH THE RECORDER OF DEEDS IN WHOSE OFFICE THE MORTGAGE OR DEED OF TRUST WAS FILED.

THIS INSTRUMENT WAS PREPARED BY SCOTT R. BURRIS, VICE-PRESIDENT
AVONDALE FEDERAL SAVINGS BANK - 20 NORTH CLARK ST., CHICAGO, IL 60602

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Daniel O'Donnell
640 S. Grace St
Chgo IL



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