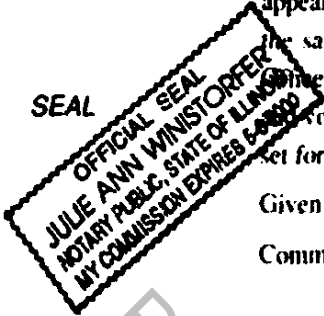


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STATE OF ILLINOIS }
COUNTY OF COOK } SS

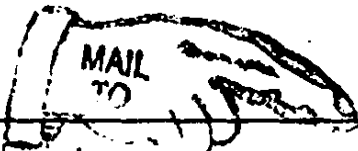
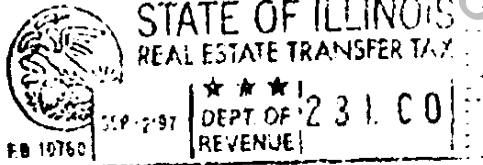
I, the undersigned, a Notary Public, in and for the County and State aforesaid, DO HEREBY CERTIFY that ~~Mary Kay Burke, Land Trust Officer~~ personally known to me to be the Vice President/Assistant Vice President of PALOS BANK AND TRUST COMPANY and ~~James J. Martin, Jr., Trust Officer~~ personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that they signed and delivered the said instrument as Vice President/Assistant Vice President and Trust Officer/Assistant Trust Officer of said Bank, and caused the corporate seal of said Bank to be affixed thereto, as their free and voluntary acts, and as the free and voluntary act of said Bank for the uses and purposes therein set forth.



Given under my hand and official seal, this 12th day of August, 1997
Commission expires May 6, 2000
[Signature]
Notary Public

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NAME: John M. Pannoy
STREET: 17730 S. Oak Park Ave.
CITY: Tinley Park, IL 60477
SUITE W

George Padula
14706 Wolf Road
Oakland Park, IL 60142