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Acknowledgement

STATE OF ILLINOIS  
COUNTY OF COOK

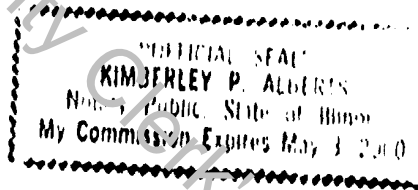
} ss:

On this 2nd day of December, 1997, before me, \_\_\_\_\_  
\_\_\_\_\_, a Notary Public in and for said COOK  
County, personally appeared WILLIAM P. GARDNER known to me to be  
the ASSISTANT VICE PRESIDENT and GLENN KRIETSCH known to me  
to be the EXECUTIVE VICE PRESIDENT of OAK BROOK BANK AN ILLINOIS CORP.  
\_\_\_\_\_, the Corporation that executed  
the within instrument, and also known to me (or provided to me on the  
basis of satisfactory evidence) to be the person(s) who executed the  
within instrument, on behalf of the Corporation herein named, and  
acknowledged to me that such Corporation executed the same.

WITNESS my hand and official seal.

Kimberley P. Alberts  
Notary Public

My commission expires: May 3, 2000



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