



On this 3RD day of AUGUST, 1998, before me, the undersigned Notary Public, personally appeared

LAURIE J KMIECIAK and \_\_\_\_\_

and known to me to be the LOAN OPERATIONS OFFICER and \_\_\_\_\_  
authorized agents for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By Rena B. Schol

Residing at \_\_\_\_\_

OFFICIAL SEAL  
RENA R SCHOL  
NOTARY PUBLIC STATE OF ILLINOIS  
MY COMMISSION EXP. MAR 5, 2002

Notary Public in and for the State of \_\_\_\_\_

My commission expires \_\_\_\_\_

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