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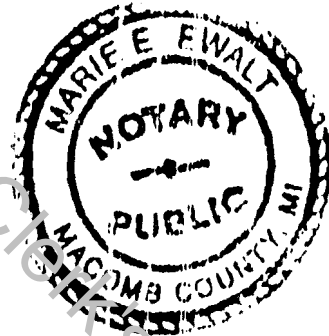
STATE OF Michigan  
COUNTY OF Oakland

On this the 22<sup>nd</sup> day of January 1998 A.D. , before me, a Notary Public, appeared Albert J. Marshall to me personally known, who being by me duly sworn, did say that (s)he is the Vice President of STANDARD FEDERAL BANK, A FEDERAL SAVINGS BANK , and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said Albert J. Marshall acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.



Marie E. Ewalt  
Notary Public, Macomb County, Michigan  
Acting in Oakland County  
My Commission Expires 10/23/2000



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## Exhibit 'A'

Index: 18865

Loan#: 600607881

Borrower: WALTER STUPNITSKY AND JULIA STUPNITSKY

State: IL

County: Cook

Job#: 405\_9801

THE LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS FOLLOWS:  
LOT 102 IN ELENLAKE ESTATES UNIT 4, BEING A SUBDIVISION OF PART OF THE NORTH-  
WEST 1/4 OF SECTION 23, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD  
PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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