

UNOFFICIAL COPY

Witness hand and seal Notarial. this 21ST day of JULY 19 99.

Michael O'Connor (seal)
 MICHAEL O'CONNOR, VICE PRESIDENT

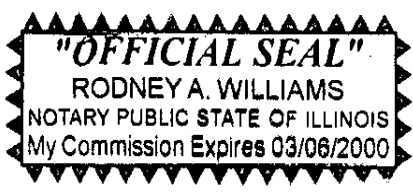
IRIS R. Jones, A/P (seal)
 IRIS R. JONES, ASST. VICE PRESIDENT

This instrument was prepared by KOREY STEVENSON 7936 S. Cottage Grove, Chicago, IL. 60619-3911

STATE OF ILLINOIS
COUNTY OF COOK

I, RODNEY A. WILLIAMS, a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that MICHAEL O'CONNOR personally known to me to be the VICE President of The South Shore Bank of Chicago an ILLINOIS corporation, and IRIS R. JONES, personally known to me to be the ASST. VICE PRESIDENT of said corporation, and personally known to me to be the same person whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such VICE President and ASST. VICE PRES., they signed and delivered the said instrument 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 of said corporation, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial seal this 21ST day of JULY 19 99.



Rodney A. Williams
 Notary Public

Commission Expires 04/02/2002