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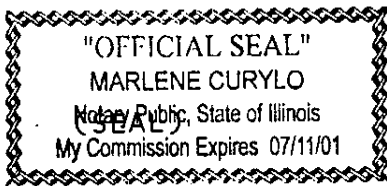
IN TESTIMONY WHEREOF, the said HOYNE SAVINGS BANK hath hereunto caused its corporate seal to be affixed and these presents to be signed by its Asst. Vice President attested by its Asst. Secretary, and its corporate seal to be hereto affixed this 7th day of July, A.D., 1999.

HOYNE SAVINGS BANK, BY: Lottie R. Daugird
Asst. Vice President

ATTEST: Barbara Apendarczyk
Asst. Secretary

(SEAL)

State of Illinois)
County of C o o k)



I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that LOTTIE R. DAUGIRD personally known to me to be the Asst. Vice President of HOYNE SAVINGS BANK, and BARBARA APENDARCZYK, Asst. Secretary, 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 as such officers

they signed and delivered the said instrument as such officers of said corporation and caused the corporate seal of said corporation to be affixed thereto, pursuant to the authority given by the Board of Directors of said corporation as their free and voluntary act, and as the free and voluntary act and deed of said corporation, for the uses and the purposes therein set forth.

GIVEN under my hand and Notarial Seal this 7th day of July, A.D., 1999.

Marlene Curylo
Notary Public

NOTICE MAIL TO Box 145

THIS INSTRUMENT WAS PREPARED BY Lottie R. Daugird

HOYNE SAVINGS BANK
4786 North Milwaukee Avenue
Chicago, Illinois 60630-3693