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39 Mill Street
Montgomery, IL 60538
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182

SUBSTITUTION OF TRUSTEE

STATE OF IOWA)
) ss:
COUNTY OF POLK)

KNOW ALL MEN BY THESE PRESENTS, that whereas Fidelity Financial Services of Illinois, Inc. ("Fidelity") is the owner and holder of a certain Note executed by HOOVER BANKS AND MATTIE L. BANKS HIS WIFE, together with a Deed of Trust securing the payment of said Note to C.S. YOUNG, as Trustee for Fidelity, which is duly recorded in Document No. 87267436, in the Office of the Register of Deeds for COOK County, Illinois,

PIN # 25-33-116-048-0000; A/K/A 458 W 129TH PLACE CHICAGO IL 60628
Legal description: LOT 25 (EXCEPT THE EAST 15 FEET THEREOF) IN BLOCK 9 IN NEW ROSELAND BEING A SUBDIVISION OF PART OF FRACTIONAL SECTION 33, NORTH OF INDIAN BOUNDARY LINE AND PART OF FRACTIONAL SECTIONS 28 AND 33, SOUTH OF INDIAN BOUNDARY LINE, ALL IN TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

and
WHEREAS, in accordance with authority vested in the owner and holder of said Note and Deed of Trust, Fidelity elects to substitute Shellee R. Van Hove as Trustee therein,

NOW THEREFORE, pursuant to the authority contained in the aforesaid Deed of Trust, Fidelity, holder and owner of the Note above-mentioned, together with the Deed of Trust securing the payment of same, does hereby name, appoint and substitute Shellee R. Van Hove as Successor Trustee in said Deed of Trust, the said Shellee R. Van Hove being hereby vested with all the power and authority to exercise and discharge at any time hereafter all the powers, duties and rights conferred upon the Trustee in said Deed of Trust by the terms and provisions thereof or by the general law.

IN WITNESS WHEREOF, the said Fidelity has caused this instrument to be executed in its name by its proper officers, and has caused its corporate seal to be affixed hereto, all on this 17th day of September, 1999.

FIDELITY FINANCIAL SERVICES OF ILLINOIS, INC.
fka Fidelity Financial Service, Inc.

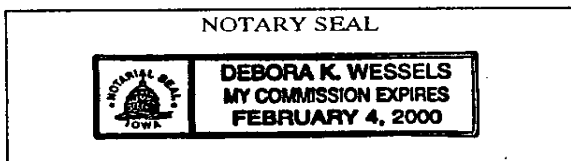
By Steve R. Wagner
Steve R. Wagner, President
By Shellee R. Van Hove
Shellee R. Van Hove, Assistant Secretary



STATE OF IOWA, COUNTY OF POLK) ss:

I, Debora K. Wessels, a Notary Public, do hereby certify that Steve R. Wagner and Shellee R. Van Hove appeared before me this day and acknowledged that they are the President and Assistant Secretary, respectively, of Fidelity Financial Services of Illinois, Inc., an Illinois corporation, and that by authority duly given and as the act of the corporation, the foregoing instrument was signed in its name by its President, sealed with its corporate seal, and attested by its Assistant Secretary.

Witness my notarial seal this the 17th day of September, 1999.



Debora K. Wessels
Notary Public