

Witness

hand

and seal Notarial this 1 day of MARCH 19 99

UNOFFICIAL COPY

Michael O'Connor (seal)

MICHAEL O'CONNOR, VICE PRESIDENT

Iris R. Jones (seal)

IRIS R. JONES, ASST. VICE PRESIDENT

99267507

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

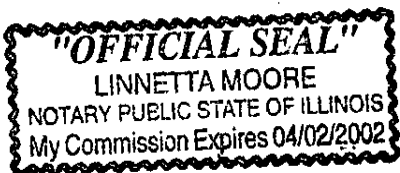
STATE OF ILLINOIS

COUNTY OF COOK

I, LINNETTA MOORE, 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. V. P., 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 1 day of MARCH 19 99



Linnetta Moore
Notary Public

Commission Expires 04/02/2002