

IN TESTIMONY WHEREOF, the said corporation has caused its corporate seal to be hereto affixed, and has caused its name to be signed to these presents by its _____ President, and attested by its _____ Secretary, this

27th day of February A.D., 1998

ATTEST:

Doris Ginalski
Doris Ginalski Secretary

By *Ann L. Capanna*
Ann L. Capanna President

STATE OF Illinois
COUNTY OF Cook

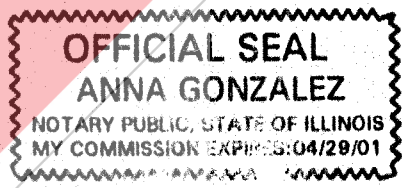
ss. } I, Anna Gonzalez the undersigned, a Notary Public

in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT Ann L. Capanna personally known to me to be the President of First Savings Bank of Hegewisch a corporation, and Doris Ginalski personally known to me to be the Secretary of said corporation, and 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 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 purposes therein set forth.

GIVEN under my hand and Notarial Seal this 27th day of February, A.D. 1998

THIS INSTRUMENT WAS PREPARED BY:
First Savings Bank of Hegewisch
13220 S. Baltimore Avenue
Chicago, Illinois 60633

Anna Gonzalez
Notary Public



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