



STATE OF Illinois  
COUNTY OF Cook } ss.

I, Gloria Szott  
a notary public in and for the said County, in the State aforesaid, DO HEREBY CERTIFY that  
Walter E. Kopacz and James Mishevich

personally known to me to be the same person s whose names are subscribed  
to the foregoing instrument, appeared before me this day in person, and acknowledged that  
the y signed, sealed and delivered the said instrument as their  
free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 28th day of December 19 99.

"OFFICIAL SEAL"  
GLORIA SZOTT  
Notary Public, State of Illinois  
My Commission Exp. 03/17/2003

Gloria Szott  
Notary Public  
Commission expires 3/17/2003

This instrument was prepared by R. Urbanowski, Illiana Federal Credit Union, 1600 Huntington Dr.,  
(Name and Address) Calumet City, IL 60409

