



STATE OF ILLINOIS }

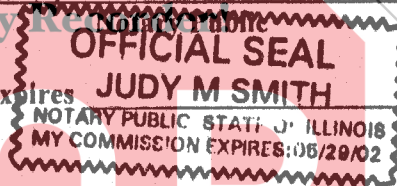
SS.

COUNTY OF WILL }

I, Judy M. Smith a notary public in and for the said County, in the State aforesaid, DO HEREBY CERTIFY that Terry A. Smith personally known to me to be the President of Home Owners Security Corp. an Illinois corporation, and 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 President and Secretary, they signed and delivered the said instrument and caused the corporate seal of said corporation to be affixed hereto, 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 official seal this 15th day of November, 1999.

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MAIL TO: