

DATE JULY 20, 2000
STATE OF INDIANA
COUNTY OF LAKE

On July 20, 2000 before
me, Melissa E. Huseman Notary Public, personally
appeared, John E. Lail

FIRST UNITED MORTGAGE
CORPORATION, AN INDIANA
CORPORATION



John E. Lail

_____ personally known to me (or proved
to me on the basis of satisfactory evidence) to be the person(s)
whose name(s) is/are subscribed to the within instrument and
acknowledged to me that he/she/they executed the same in
his/her/their authorized capacity(ies), and that by his/her/their
signature(s) on the instrument the person(s), or the entity upon
behalf of which the person(s), acted, executed the instrument.

President

WITNESS my hand and official seal.

Signature



This instrument prepared by:
Melissa E. Huseman
First United Mortgage Corp.
151 Joliet Street
Dyer, IN 46311



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