




Before me, the undersigned Notary Public, did personally appear Todd C. Williams, Vice President and Jacqueline C. Mulvihill, Loan Processor, for and on behalf of American Savings, FSB, a U. S. Corporation, the Lender and Michael C. McCormick, the Borrower, and acknowledges the execution of the foregoing instrument as his voluntary act and deed.  
Dated this 17<sup>th</sup> day of March of 2010.

**WITNESS MY HAND AND NOTARIAL SEAL.**

  
Betty B. O'Rourke, Notary Public

Commission Expires: January 9, 2016

County of Residence: Lake

Prepared by: Clement B. Knapp, Jr., Attorney at Law

