



WARRANTY DEED

THE GRANTOR, TAKAKO SUGAWA,
married to Koichi Sugawa
in consideration of Ten Dollars and other good and valuable
consideration, in hand paid, CONVEY and WARRANT
to HOME EQUITY SAVERS, LTD., an Illinois Corporation,
the following described Real Estate situated in the County of
Cook in the State of Illinois, to-wit:

SEE ATTACHED LEGAL DESCRIPTION

THIS IS NOT HOMESTEAD PROPERTY
Permanent Real Estate Index Number: 17-04-450-024
Address of Real Estate: 818 n. State, Chicago, Illinois

DATED this 26th day of July, 2000

TAKAKO SUGAWA

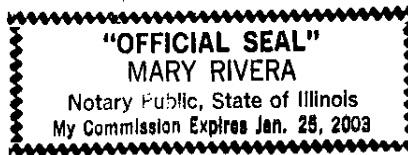
I, the undersigned, a Notary Public in and for said County in the State aforesaid,
DO HEREBY CERTIFY that TAKAKO SUGAWA personally known to me to be the
same person whose name is subscribed to the foregoing instrument, appeared before me
this day in person, and acknowledged that she signed, sealed and delivered the said
instrument as her free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 26 day of July, 2000.

Commission expires JAN 25, 2003
NOTARY PUBLIC

MAIL TO
Lawrence N. Stein
Three First National Plaza, #3700
Chicago, IL 60602

SEND SUBSEQUENT TAX BILLS TO
Home Equity Savers, Ltd.
364 Shadowcreek
Riverwoods, IL 60015



City of Chicago
Dept. of Revenue
232494
08/10/2000 10:02
Real Estate
Transfer Stamp
\$765.00
Batch 03757 14

TRACT INDEX SEARCH

Additional Tax Numbers:

Order No.: 1401 S9530762 SP

Legal Description:

THE SOUTH 21 FEET OF LOT 1 IN BLOCK 24 IN CANAL TRUSTEE'S SUBDIVISION OF SOUTH FRACTIONAL 1/2 OF SECTION 4 TOWNSHIP 39 NORTH, R. 14 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY ILLINOIS.

Property of Cook County Clerk's Office

STATE OF ILLINOIS
STATE TAX
AUG. 10.00
REAL ESTATE TRANSFER TAX
DEPARTMENT OF REVENUE

REAL ESTATE TRANSFER TAX
00097.00
FP326660
0000016372

STATE OF ILLINOIS
STATE TAX
AUG. 10.00
REAL ESTATE TRANSFER TAX
DEPARTMENT OF REVENUE

REAL ESTATE TRANSFER TAX
00005.00
FP326660
0000016327

COOK COUNTY
REAL ESTATE TRANSACTION TAX
AUG. 10.00
REVENUE STAMP

REAL ESTATE TRANSFER TAX
00051.00
FP326670
0000032615