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SPECIAL WARRANTY DEED
REC CASE No: C0012946

This Deed is from FEDERAL NATIONAL MORTGAGE ASSOC., a corporation organized and existing under the laws of the United States, having its principal office in the City of Washington, D.C. ("Grantor"), to **Edward Ciepiela and Elizabeth Ciepiela, as joint tenants** ("Grantees"), and to Grantee's heirs and assigns.

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For value received, Grantor hereby grants, remises, aliens and conveys unto Grantee, and to Grantee's heirs and assigns forever herein, all of Grantor's right, title and interest in and to that certain tract or parcel of land situated in the County of Cook, State of Illinois, described as follows (the "Premises"):

1614 N. Parkside, Chicago, Illinois 60639

And Grantor, for itself and its successors does covenant, promise and agree, to and with Grantee, Grantee's heirs and assigns, that Grantor has not done or suffered to be done anything whereby the Premises hereby granted are, or may be, in any manner encumbered or charged, except as herein recited; and that Grantor will warrant and forever defend title to the Premises, against all persons lawfully claiming or who may claim the same, by, through or under Grantor but not otherwise.

Grantor is exempt from all taxation imposed by any state, county, municipality, or local taxing authority, except for real property taxes. Thus, Grantor is exempt from any and all transfer taxes. See, 12 U.S.C. 1723a (c) (2).

Exempt under provisions of paragraph B Section 4,
Real Estate Transfer Act.

11-22-00
Date

Chambers
Buyer, Seller or Representative

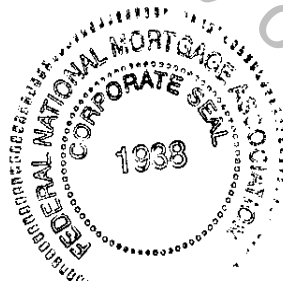
Date: November 22, 2000
FEDERAL NATIONAL
MORTGAGE ASSOCIATION

By:

Tony Fortner
Tony Fortner
Vice President

Attest:

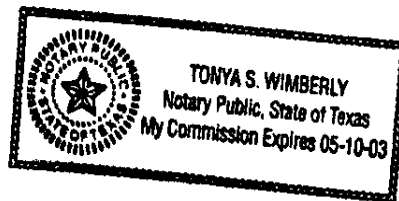
Deborah L. Komperda
Deborah L. Komperda
Assistant Secretary



STATE OF TEXAS)
COUNTY OF DALLAS)

The foregoing instrument was acknowledged before me, a notary public commissioned in Dallas County, Texas this 22 Day of November, 2000 by Tony Fortner, Vice President, and Deborah L. Komperda, Assistant Secretary, of Federal National Mortgage Association, a United States Corporation, on behalf of the corporation.

[Signature]
Notary Public



LOT 14 IN BLOCK 2 IN KEENEY'S THIRD NORTH AVENUE SUBDIVISION,
BEING A SUBDIVISION OF BLOCK 1 IN KEENEY'S NORTH AVENUE
SUBDIVISION OF LOT 2, 3 AND 4 IN COUNTY CLERK'S DIVISION OF THE
SOUTHEAST ¼ OF SECTION 32, TOWNSHIP 40 NORTH, RANGE 13, EAST OF
THE THIRD PRINCIPAL MERIDIAN, (EXCEPT SUCH PARTS OF PECKS
ADDITION NOT VACATED) AND ALSO THAT PART OF LOT 5 IN SAID COUNTY
CLERK'S DIVISION LYING SOUTH OF THE CENTER LINE OF WABANSIA
AVENUE EXTENDED FROM THE WEST, IN COOK COUNTY, ILLINOIS.

Commonly known as: 1614 N. Parkside,
Chicago, Illinois 60639

(P.I.N.: 13-32-416-028)

Prepared By: Tony Fortner
Fannie Mae
Two Galleria Tower
13445 Noel Road, Suite 950
Dallas, TX 75240-5003

After Recording, Mail to: Mr. Paul Kopak
Attorney at Law
6767 N. Milwaukee Avenue, Ste. 202
Niles, Illinois 60714

EXHIBIT A

STATEMENT BY GRANTOR AND GRANTEE

The grantor or his agent affirms that, to the best of his/her knowledge, the name of the grantee shown on the deed or assignment of beneficial interest in the land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire real estate in Illinois or other entity recognized as a person and authorized to do business or acquire title to real estate under the laws of the State of Illinois.

Dated: Nov. 28, 192000 C Beamon
Signature

Subscribed to and sworn before me this 28 day of Nov, 192000
Barbara S. Roloff
Notary Public



The grantee or his agent affirms and verifies that the name of the grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illinois, or other entity recognized as a person and authorized to hold title to real estate under the laws of the State of Illinois.

Dated: Nov. 28, 192000 C Beamon
Signature

Subscribed to and sworn before me this 28 day of Nov, 192000
Barbara S. Roloff
Notary Public



NOTE: ANY PERSON WHO KNOWINGLY SUBMITS A FALSE STATEMENT CONCERNING THE INDEMNITY OF A GRANTEE SHALL BE GUILTY OF A CLASS C MISDEMEANOR FOR THE FIRST OFFENSE AND OF A CLASS A MISDEMEANOR FOR SUBSEQUENT OFFENSES.

(ATTACH TO DEED OR ABI TO BE RECORDED IN COOK COUNTY, ILLINOIS, IF EXEMPT UNDER PROVISIONS OF SECTION 4 OF THE ILLINOIS REAL ESTATE TRANSFER TAX ACT.)