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AGREEMENT FOR RELEASE OF ALL CLAIMS

I. FOR AND IN CONSIDERATION of the payment of the sum of Nine Thousand Eight Hundred Eighty Six and 47/100 DOLLARS (\$9,886.47), receipt of which is hereby acknowledged, American Craig ("Subcontractor") does hereby release, acquit and hereby forever discharge First United Bank, as sole owner of the beneficial interest in Trust Numbers 1827, 1828 and 1829, its employees, agents, heirs, executors, administrators and assigns, including Rosebud Building & Development Corporation, of Willowbrook, Illinois, of and from any and all actions, causes of action, suits, claims, mechanics liens, demands, damages, costs, expenses and charges, whatsoever, at law or in equity, which it may now have, ever had, or may hereafter have directly or indirectly, whether known or unknown, including but not limited to any and all claims on account of or in any way related to any damages claimed to have been incurred by American Craig by reason of any services performed or materials provided at the South Pointe Condominium and Townhome Development, located in Tinley Park, Illinois, to which Subcontractor provided services or materials pursuant to an agreement with Lighthouse Development Corporation.

II. IT IS FURTHER understood and agreed that this is a full and complete release of all damages which any party claims to have sustained as a result of the above-described event or will sustain by reason thereof, whether said damages are known or hereafter become known, including all present damages and all future developments therefrom.

III. THIS Agreement contains the entire agreement between the parties and the terms of this Agreement are contractual and are not mere recitals.

IN WITNESS WHEREOF, American Craig, ("Subcontractor") by signing this Agreement, acknowledges that he or she is an authorized agent for the subcontractor with complete authority to execute this Release and has carefully read the foregoing Agreement including the general release contained in paragraph I and knows the contents thereof; has had the opportunity to consider its terms; understands it and knows that he or she

Sullivan & Hincks
122 W. 22nd St #350
Oak Brook, IL 60523

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is giving up important rights; means everything he or she has said in it; is aware of his or her right to consult with an attorney before signing it and has either consulted an attorney or elected not to exercise such right; and has signed it knowingly and voluntarily as of the day and year indicated.

Dated on the 31 day of MARCH, 1999.

By: Randall S. Bernacki RANDALL S. BERNACKI
American Craig "Subcontractor" Date 3/31/99

EXECUTIVE VICE PRESIDENT

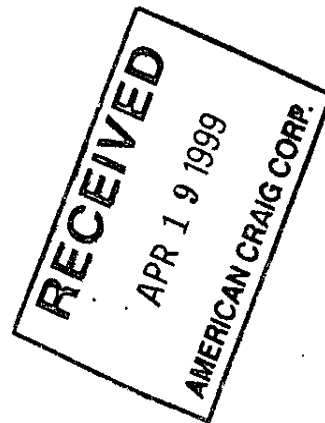
Subscribed and sworn to before me this 31 day of 3, 1999.

Angeline Conroy
Notary Public



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EXECUTIVE VICE PRESIDENT

MR. JEFF ST. JOHN