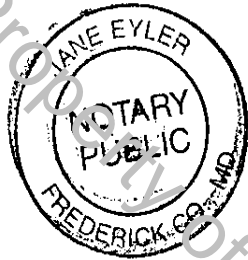


STATE OF MARYLAND)
) ss
COUNTY OF FREDERICK)

On this November 3, 1999, before me, the undersigned, a Notary Public in said State, personally appeared MARY ANN THOMPSON personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument as REAL ESTATE OFFICER, on behalf of the above named corporation, and acknowledged to me that he/she, as such officer, being authorized so to do, executed the foregoing instrument for the purposes therein contained and that such Corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS My hand and official seal.



Jane Eyer

JANE EYLER, NOTARY PUBLIC
COMMISSION EXPIRES: November 14, 2001

PROFESSIONAL NATIONAL TITLE NETWORK
THREE FIRST NATIONAL PLAZA
SUITE 1600
CHICAGO, IL 60602



K. J. Murphy Atty.
6420 W. 127th St.
Palos Ats., Ill. 60463

SCHEDULE "A"

UNIT 165 IN RIDGE COVE CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

PART OF LOTS 5, 6 AND 7 IN COUNTY CLERK'S DIVISION OF THE NORTH WEST 1/4 OF THE SOUTH WEST 1/4 AND OF LOT 2 IN THE SUBDIVISION OF THE NORTH 1/2 OF SECTION 18, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, ALSO CERTAIN LOTS IN STONEY CREEK TERRACE, BEING A SUBDIVISION IN THE NORTH WEST 1/4 OF SECTION 18, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "D" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 89247735 AND AS AMENDED AND SUPPLEMENTED BY SUPPLEMENT NO. 1 TO THE DECLARATION RECORDED SEPTEMBER 06, 1989 AS DOCUMENT 89416204, AND AS AMENDED AND SUPPLEMENTED BY SUPPLEMENT NO. 2 TO THE DECLARATION RECORDED DECEMBER 19, 1989 AS DOCUMENT 89605276, WHICH SUPPLEMENT NO. 2 WAS AMENDED BY AMENDED SUPPLEMENT NO. 2 TO THE DECLARATION RECORDED APRIL 11, 1990 AS DOCUMENT 90164990, AS AMENDED AND SUPPLEMENTED BY SUPPLEMENT NO. 3 TO THE DECLARATION RECORDED JUNE 21, 1990 AS DOCUMENT 90295195, AS AMENDED AND SUPPLEMENTED BY SUPPLEMENT NO. 4 TO THE DECLARATION RECORDED OCTOBER 12, 1990 AS DOCUMENT 90501308, AND AS AMENDED AND SUPPLEMENTED BY SUPPLEMENT NO. 5 TO THE DECLARATION RECORDED MARCH 13, 1991 AS DOCUMENT 91113008, AS FURTHER SUPPLEMENTED AND AMENDED FROM TIME TO TIME, TOGETHER WITH THE UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS ALLOCABLE THERETO - COOK COUNTY, ILLINOIS.

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CHICAGO, IL 60602

LOAN: 000021145321 DOC: RL POOL:

ACQ ID: GA2 SELLER #: 1663870119

Min: 1000101 0000484992