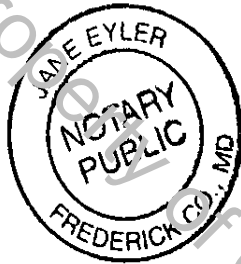


STATE OF MARYLAND)
) ss
COUNTY OF FREDERICK)

On this February 8, 2001, before me, the undersigned, a Notary Public in said State, personally appeared ELIZABETH L. FAHRNEY personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument as VICE PRESIDENT, 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

Proprietary Cook County Clerk's Office

SCHEDULE "A"

LOT 17 (EXCEPT THE NORTH 17 FEET THEROF) AND ALL OF LOT 18 IN HARVEY'S
SUBDIVISION OF BLOCK 2 IN SOUTH LAWN, A SUBDIVISION OF SECTION 17, AND THE
SOUTH 1/2 OF SECTION 8, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD
PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

TAX NUMBER: 29-08-404-016

LOAN:006823614557