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STATE OF MARYLAND

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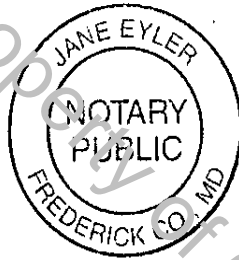
) ss

COUNTY OF FREDERICK

)

On this March 15, 1999, before me, the undersigned, a Notary Public in said State, personally appeared THELMA E. CHAVIS 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 EYLER

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

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SCHEDULE "A"

* PIN# 14-22-106-024-0000 VOLUME NO. 399

LEGAL DESCRIPTION AS FOLLOWS:

LOT 27 IN BLOCK 1 IN CHICAGO TITLE AND TRUST COMPANY'S SUBDIVISION OF THE
EAST 1/2 OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF
SECTION 22, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL
MERIDIAN, IN COOK COUNTY, ILLINOIS.

LOAN: 000021137252 DOC: RL POOL:

ACQ ID: NA SELLER #:

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