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SCHEDULE "A"

LOT 15 IN BLOCK 4 IN UNIT 2 HANOVER GARDENS FIRST ADDITION, BEING A
SUBDIVISION OF PART OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 25,
TOWNSHIP 41 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK
COUNTY, ILLINOIS.

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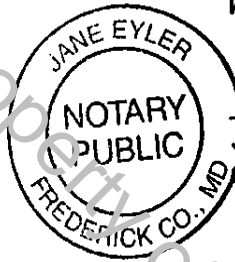
STATE OF MARYLAND)
COUNTY OF FREDERICK)

)
) ss
)

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On this October 10, 2001, before me, the undersigned, a Notary Public in said State, personally appeared MICHELLE R. FORD 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 Eyler

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

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