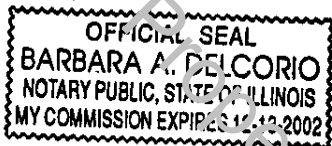


his wife, personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and notary seal, this 19 day of November, 2001.

Barbara A. Delcorio Notary Public

(seal)



My commission expires Dec 13, 2002

COUNTY - ILLINOIS TRANSFER STAMPS

Exempt Under Provision of Paragraph _____ Section 4, Real Estate Transfer Act Date: _____

Prepared By: DARRYL LEM 850 Burnham Ave. Calumet City, Illinois 60409

Signature: _____

